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# **WomInCreativePower - WICP**

**Understanding the Needs of Migrant and Refugee  
Women in Entrepreneurship and the Creative  
Sectors**

**INTERNATIONAL REPORT – IO1**

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**Authors: Lavinia Apicella, Julia Moreira, Samar Zughool, Safa Saad, Saša Serdinšek, Sarah Bowman, Büşra Çelik, Brigitta Vidák, Borbála Takács, Tatevik Margaryan, Seg Kirakossian.**

## Project Partners:

- **SWIDEAS AB (Sweden)**



- **FORMATION ET SENSIBILISATION DE LUXEMBOURG (Luxembourg)**



- **SZUBJEKTIV ERTEKEK ALAPITVANY (Hungary)**



- **POVOD INSTITUTE FOR CULTURE AND DEVELOPMENT OF INTERNATIONAL RELATIONS IN CULTURE (Slovenia)**



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## Introduction

In the past years, the number of refugees and migrants in Europe has started to decrease. However, the integration of the migrants who arrived in the EU since 2015 and the host European communities remains a common challenge for both sides. According to an article published by the European Website on Integration, migrant and refugee women face a double disadvantage in the integration process, since they face the double burden of being both women and migrants (EWSI 2018). Moreover, it has been proven statistically that migrant and refugee women face greater economic inequalities compared to their male counterparts: bigger gender gaps in the EU-28 employment rates were observed among persons born outside of the EU, amounting to 74.3% for men and 55.3% for women (EWSI 2018).

Furthermore, in 2019 the OECD shared that immigrant women, “remain systematically discounted in the labour market compared to their native peers and immigrant men”. Finally, studies indicate that women “frequently receive less integration support than men, both in terms of language training and active labour market measures” (EWSI 2018). Statistics show that immigrant women are less likely to enter the labour market than immigrant men and native women in the EU countries. Migrant women are not only less integrated in the labour markets of the EU countries, but they are also more likely to be overqualified for their jobs when employed. Research suggests that this is due to their background as women and as migrants which imposes bureaucratic barriers when it comes to the recognition of their skills, and glass ceiling because of gender roles and cultural barriers. Yet, migrant women are a heterogeneous group and therefore, the legal status, ethnic background, and other factors influence the type of obstacles that hinder their social and labour integration in the hosting societies (Integration Expert, 2018; OECD, 2020; European Economic and Social Committee, 2015).

Besides, gendered norms and gender-based discrimination also tend to influence individual women’s experiences and vulnerabilities both during the migration journey and in the integration process. Given the little availability of integration efforts particularly targeting women or gender issues, migrant women’s skills remain not fully exploited in European host societies. As pointed out, the main obstacles that migrant and refugee women face are due to linguistic and cultural differences between the country of origin and host country, legal status and citizenship, residency in the host country, difficulties in validating previous educational and professional skills, gender-based violence and discrimination in the labour market (EWSI 2018). Particularly, social isolation and lack of social network along are crucial issues faced by migrant women. In the light of these facts, it is crucial to support migrant women’s process of social and economic integration. The successful full integration of migrants into their receiving EU countries crucially demands the integration of women, which importantly involves labour market integration, the establishment of a social network, the promotion of employment and economic independence.

In this context, Women in Creative Power projects seeks to address gaps in the integration process of migrant and refugee women, seeking to improve their employability and establish and strengthen ties with their new communities. WICP also aims to contribute to the development of new design and creative skills through tandem trainings and intercultural dialogue. Accordingly, the project will deploy the notions of inclusivity, diversity, and collaboration in Creative and Cultural Industries (CCI) by encouraging immigrants to develop their creative ideas into work, inclusion, and self-

fulfilment possibilities. It further explores the inherent talents and skills of refugee women, who are the ambassadors of their cultures, the project further connects them with women who are involved in the creative sector in their receiving communities, such as artisans, art students and designers, seeking to foster the contact and creation of a network to sustain their sustainable integration and promoting inclusiveness and respect for cultural, ethnic, and language richness. As such, WICP seeks to make an important contribution for the full integration of migrant and refugee women in their receiving communities and labour markets by promoting the intercultural and diverse enrichment of European societies.

## About IO1 International Report

This report is structured in the following way: firstly, all partners will conduct a mapping of needs and gaps as well as an assessment of the state of art in relation to the current state of migrant and refugee women in each partner country. This analytical effort will focus on the inclusion of migrant and refugee women in their receiving countries, as well as on the opportunities within the creative sector and for entrepreneurship and self-employment. This effort will include a research of social and cultural aspects, as well as of the legal framework, seeking to assess related existing opportunities and challenges for the integration of migrant and refugee women and for the promotion of entrepreneurship and self-employment initiatives. This report will assess and identify the existing offer of entrepreneurial learning in the creative field for migrant and refugee women, as well as the possible benefits and opportunities related to it. It will uniquely shed light on the common EU legal framework around integration measures, highlighting the situation of migrant and refugee women in the partner countries regarding their integration into the labour market. Finally, the concluding remarks will highlight common and specific findings in each partner country. In light of this, the main objectives of IO1 are the following:

- To identify key issues faced by migrant and refugee women when entering the labour market of EU countries, including social, cultural & legal aspects (A1).
- To map already-existing practices and initiatives engaging migrants in the creative sector within the EU, collect data and good practices and case studies focusing on migrant and refugee women (A2).
- To identify and assess the existing learning needs and gaps as well as the current offer for entrepreneurial learning in the creative field. (A3)

## Overview of migration policy in partner countries

### Sweden

During the past 150 years, Sweden has transited from being an emigration nation to an immigration country (FORES, 2018: 64). Additionally, Sweden had a period of economic immigration during the 1970s, composed of workers coming mainly from Finland (FORES, 2018:64). After the 1970s, the immigration pattern increasingly included asylum seekers and beneficiaries of international protection (FORES 2018). Most refugees were coming from the Balkan territories and Yugoslavia. However, 2015 was the year in which Sweden received the highest number of asylum applications ever: around 163,000 people applied, following the great migration wave caused mainly by the

Syrian war and the concomitant so-called “refugee crisis” (FORES 2018: 65). The following year, 2016, there was also a peak in the number of immigrants entering Sweden, with the numbers decreasing from 2017 onwards. Among the number of immigrants registered in Sweden in 2016, 48% came through the asylum procedure, 34% through family reunification, 11% as economic labour migrants, 6% as exchange students, and 1% as European citizens.

As pointed out by researchers Sychov and Gladyshev (2018:222), among the Scandinavian countries and other European Union’s member states, Sweden’s immigration policy is considered one of the most liberal. Indeed, in terms of the proportion of migratory patterns and statistics relative to the country’s population, in 2015 Sweden was the first country taking the highest number of refugees per capita in comparison to other EU countries (Sychov & Gladyshev 2018:221). This reflects the willingness of the Swedish government, during the peak of the “refugee crisis” to adhere to the policy of “open doors”, granting access to asylum seekers and people with refugee status. Nowadays, however, the Swedish migration policy is turning towards a more conservative and restrictive immigration policy, emphasizing the need to prioritize the social and economic integration of immigrants already present in the country (Sychov & Gladyshev 2018).

## Luxembourg

In Luxembourg, both the people and the public bodies can be considered mainly open for inclusion and integration of migrants and refugees. Between 2008 and 2019, the rate of foreign-born residents in Luxembourg increased, going from 36% in 2008 to 43% in 2019<sup>1</sup>. By January 2020, the population in Luxembourg amounted to 626,108 people, out of which 329,643 were Luxembourgish citizens and 296,465 were foreign-born residents<sup>2</sup>. Luxembourg stands out for its demographic dynamism among European countries: in the past 10 years, the demographic growth of the population has been around 80% due to migration. Within the different migrant groups in 2019, 14.8% of them were French citizens, followed by Italian (9.2%) and Portuguese (8.9%) citizens. Regarding the age group, 72.2% of immigrant residents in Luxembourg are between 18 and 50 years old, the majority of whom come to Luxembourg for work or family reasons<sup>3</sup>.

In Luxembourg, all foreign-born residents, regardless of the purpose of arrival, can apply for Luxembourgish citizenship. Since 2017, a new law authorizes immigrants who have been legally residing in Luxembourg for at least 5 years to acquire the Luxembourg citizenship through the naturalization process, and under certain conditions. Great focus is placed on “good conduct” of the applicant, continuous residence for the past 5 years, no criminal records, attendance of civic integration and language courses, and a language assessment test. One of the main tools which is publicly used to promote the integration of residents with an immigrant background is the Welcome and Integration Contract (CAI). The purpose of this contract is to foster the integration and involvement of foreigners in the social, economic, and political life of Luxembourg. The contract is concluded between the Ministry of Family Affairs, Integration, and the Greater Region and any foreigner who wishes to benefit from the measures provided for under the CAI. It is optional and is concluded for a maximum term of 2 years. Foreigners who conclude a CAI contract are entitled to

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<sup>1</sup> <https://www.statista.com/statistics/594779/immigration-rate-in-luxembourg/> Immigration rate in Luxembourg from 2008 to 2019.

<sup>2</sup> [https://statistiques.public.lu/stat/TableViewer/tableView.aspx?ReportId=12859&IF\\_Language=fra&MainTheme=2&FldrName=1](https://statistiques.public.lu/stat/TableViewer/tableView.aspx?ReportId=12859&IF_Language=fra&MainTheme=2&FldrName=1) Population par nationalités détaillées 2011-2020

<sup>3</sup> <https://statistiques.public.lu/catalogue-publications/regards/2020/PDF-05-2020.pdf> N° 05/2020 - Le Luxembourg, terre d’immigration.

language training courses at a reduced rate, free citizenship education courses and an orientation day to facilitate their integration. In return, the beneficiary shall be able to support themselves financially, according to their skills and capabilities, and take part in societal life. When requirements are met, the CAI contract can be acknowledged – under certain conditions – for obtaining the long-term resident status and the Luxembourgish nationality by option.

According to the Euro Med Rights network, in the beginning months of the Covid-19 pandemics, Luxembourg has decided to renew all residency permits due to expire, giving asylum seekers access to national healthcare<sup>4</sup>. Despite the above mentioned, Luxembourg Refugee Council (LRF) has noticed also issues concerning refugees. In August 2020, the Luxembourg Refugee Council (LRF) published a statement and expressed concern that applicants for international protection are experiencing unreasonable difficulties, particularly during the covid-19 pandemic. Currently, the management of refugee flows are being managed by the state in frames of the Law about Reception and Integration of Foreigners in the Grand-Duchy of Luxembourg.

## Hungary

In recent years, the Hungarian government has openly expressed overly critical views towards the migration discourse. According to Eurostat data, on average 38% of all asylum applications were accepted in the EU, but this rate is only 9% in Hungary, which is the smallest rate among EU member states<sup>5</sup>. As Hungarian Central Statistical Office data shows, in the previous 10 years, only a small percentage of asylum seekers was accepted in Hungary. In 2015, 177,135 asylum seekers arrived in Hungary and only 508 of them got refugee, subsidiary, or temporary protection status<sup>6</sup>. While the Hungarian Migration Strategy adopted in 2013 highlights the importance of protecting the national labour market, it also recognizes the necessity of migrant labour<sup>7</sup>. Since 2015, restrictive immigration policies have been adopted in Hungary on three levels, respectively the physical, legislative, and discursive level. Firstly, the installation of a wall on the Hungarian-Serbian and Hungarian-Croatian border, secondly the restrictive immigration policy regulated by the government, and thirdly the government's anti-immigrant and anti-refugee rhetoric. With this rhetoric the government gained more popularity and also diverted attention from the failure to provide a viable solution to the given conditions.

In opposition to the governing right-wing, conservative parties of the left-wing and liberal formations emphasized the humanitarian and moral responsibility of the state – that the government is failing to realize (Menedek, British Council 2018). In June 2018, the Hungarian government adopted a new legislation as part of the 'Stop Soros package', that criminalised any assistance offered by any person on behalf of organisations to people wishing to apply for asylum or for residence permit in Hungary (Helsinki Committee 2020). In 2020 during the pandemic even though it is possible for migrants and refugees with international protection to enter the country<sup>8</sup>, due to

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<sup>4</sup> <https://euromedrights.org/publication/access-to-health-for-migrants-and-refugees-during-covid-19/> - Access To Health For Migrants And Refugees During Covid-19.

<sup>5</sup> Eurostat: (migr\_asydcfina)

<sup>6</sup> source: [www.ksh.hu](http://www.ksh.hu) Hungarian Central Statistical Office

<sup>7</sup> Government Decree 1698/2013. (X. 4.) [http://belugyalapok.hu/alapok/sites/default/files/MMIA\\_.pdf](http://belugyalapok.hu/alapok/sites/default/files/MMIA_.pdf)

<sup>8</sup> [https://menedek.hu/sites/default/files/media/document/2020/11/12/Tajekoztato\\_coronavirus\\_202011%2004\\_EN\\_0.pdf](https://menedek.hu/sites/default/files/media/document/2020/11/12/Tajekoztato_coronavirus_202011%2004_EN_0.pdf)

restrictions and economical and social changes it is even more difficult than before for them to integrate.

## Slovenia

The republic of Slovenia started the development of its migration policy in 1991, after its independence from former Yugoslavia. Forced migration aroused to Slovenia as a consequence of the war in the territories of former Yugoslavia. Around 70,000 refugees arrived during the first half of 1990s. They were mainly from the republic of Kosovo, the republic of Bosnia and Herzegovina, the republic of North Macedonia and the republic of Serbia. Yet, numbers regarding foreign born and migrants in the Slovenian context might be deceiving, because there are some groups in Slovenia who suddenly “became” immigrants due to the change of political borders in Slovenia after its independence (Bjelic, 2019). In 1999, Slovenia adopted the resolution on immigration policy of the republic of Slovenia, where it employed the law of Asylum in coherence to the Geneva Refugee Convention (Official Gazette of the Republic of Slovenia, No. 40/99). In order to enhance international cooperation with neighbouring countries and to comply with the European Union’s principles, Slovenia adopted a new resolution, the resolution on Migration Policy of the Republic of Slovenia in 2002 (Official Gazette RS, no. 106/2002).

When Slovenia joined the European Union in 2004, there were assumptions of an imminent increase in migrants upon its entrance to the EU. Most of the immigrants in Slovenia, in 2018, were non-EU nationals mainly coming from the territories of former Yugoslavia. In 2015, Slovenia agreed on the shared responsibilities among the EU states in the relocation and resettlement programs of the many asylum seekers and refugees entering Europe. Nowadays, Slovenia is considered a transit country rather than a destination country in the recent waves of migration coming through the Balkan route (Vončina & Marin, 2019, p. 106). In 2019, Slovenia also adapted the comprehensive strategy on migration, which refers to integration as one its core pillars, and as a two-way dynamic process between migrants and the hosting society. Yet, xenophobia and hatred speech are still present as part of the key hindering factors of the social and labour integration of migrants in Slovenia who come from former Yugoslavian territories and within the recent migrations from the Middle East and Africa (Toplak et al., 2010Č; Ladic et al., 2020). At the same time, Slovenia’s current priority interest in migration is directed toward economic migration as a response to labour needs and mainly the field of construction (Medica & Lukić, 2011; Bajt & Pajnik, 2014).

## Methodology

Different methodological tools were used to draft this report. A balanced mix of both quantitative and qualitative methods was utilized during the research phase of this project by each partner organisation:

- Desk research was carried out on the situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia through an analysis of different sources, including newspaper and academic articles, official publications, data analysis.

- Questionnaires were published online in 4 partner countries targeting migrant and refugee women, foreign-born migrant and women entrepreneurs with the goal of gathering quantitative and qualitative data, as well as a variety of experiences, impressions, and perceptions regarding the obstacles to labour market integration. The questionnaires were disseminated in a variety of languages including English, Arabic, Hungarian, Slovenian, and French - obtaining a total of 150 responses across all partner countries
- Semi-structured interviews and online focus groups were carried out with migrant and refugee women, migrant entrepreneurs, as well as with representatives of NGOs, social enterprises, employers, and organizations working with the target group in Sweden, Luxembourg, Hungary, and Slovenia.
- Research and collection of case studies and good practices of entrepreneurship for individuals with foreign background.

All the data collected during this research phase was analysed and categorized accordingly in order to draft this report. Moreover, within the framework of this report, two important premises and disclaimers have to be made:

1) *Representation*: Due to time constraints and the limited sample of people interviewed as well as responses to our online surveys, the main findings of this report cannot be considered representative of the overall situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia. The data presented led us to draw various conclusions which are based on the sample of people who were involved in the project: this means that although our findings are not representative of the whole target group, they are still useful for pointing out general tendencies in the topic of this research.

2) *Terminology*: In the preliminary research for drafting this report, we note that different terminologies have been used to refer to the target group, namely migrant and refugee women. These different terms reflect the public view and overall perception that there is towards migrant groups in each partner country. For instance, in the Swedish section of this report, we use the term “*foreign-born women*” to indicate all women who were born outside of Sweden and later migrated to the country for different reasons: this term is widely used in Swedish, as well as “women with refugee status”, when referring to this specific group. In Luxembourg, the most common term for referring to people born outside of the country is “*expats*”, used by both the target group as well as the general public. In Hungary, the most common terminology for immigrants is “*foreign-born citizens*” or “*third-country nationals*”, the former referring to all people born outside of the country, the latter being specific to non-EU nationals residing in Hungary. For Slovenia, the most common terms used are “*migrant women*”, “*refugee women*”, and “*beneficiaries of international protection*”. All these different terminologies emphasize the diverse perspective and public opinion on immigrant groups in each partner country. Nevertheless, irrespective of terminology, we all refer to the same target group. In particular, we adopt IOM’s definition of “*immigrant*” to avoid misunderstandings and promote unicity: “From the perspective of the country of arrival, a person who moves into a country other than that of his or her nationality or usual residence, so that the country of destination becomes his or her new country of usual residence” (IOM, 2021).

# Current situation of migrant and refugee women: common and specific aspects (A1)

The first section of this report will analyse the main findings in regard to the main issues faced by migrant and refugee women in the process of entering the labour market, including social, cultural, as well as systemic and legal aspects. The aim of this section is to analyse and compare the situation of migrant and refugee women in Sweden, Luxembourg, Hungary, and Slovenia – pointing out the main similarities and differences.

## A1.1 Sweden

According to the Swedish official statistics office, in 2019 there were around 2 million foreign-born people living in Sweden, amounting to approximately almost 20% of Sweden's population (SCB: 2019). Among these, 50% are foreign-born men and 50% are foreign-born women (SCB:2019). Although from a demographic and statistical point of view there are almost the same number of men and women with foreign background in Sweden, foreign-born women's employment and unemployment rates differ greatly compared to that of foreign-born men. This socio-economic gap appears to be even wider when taking into the picture Swedish-born people, both men and women. Currently, foreign-born people's labour market participation and employment rate is 16.5% lower than that of Swedish-born people (Ekonomifakta 2020). According to a report published by the Swedish Public Employment Agency (Arbetsförmedlingen 2020), 27% of foreign-born women between the ages of 16-64 are unemployed: this indicator is much higher than the unemployment rate of Swedish-born women (16%) and men (14%), as well as foreign-born men (16%).

As underlined by several reports published by Swedish public agencies (Tillväxtverket 2019; Arbetsförmedlingen 2017), some important premises have to be made when discussing and analysing the target group's current socio-economic status and process of integration in the Swedish society and labour market. It is important to point out that immigrant and refugee women are a very heterogeneous group, with different socio-cultural backgrounds, educational and professional experiences from their home countries, different migration paths, as well as individual factors that directly or indirectly influence and determine their current situation/occupation in the host country. As a result of this, their range of experiences, issues, and needs in Sweden is widely heterogeneous. In this context, three indicators are particularly useful (Tillväxtverket 2019):

- Composition: age, country of origin/nationality, residency status, civil status, socio-cultural background.
- Current situation in the labour market: occupational status, employment, unemployment.
- Labour market structure: degree of participation and involvement in the field of entrepreneurship, self-employment, and business ownership.

According to the data gathered during both the online questionnaire and the qualitative interviews with the target group, employers, and other public and private actors working in the field, the main difficulties faced by the target group can be generally identified as the following:

Linguistic barriers: lack of knowledge and fluency in the Swedish language constitutes one of the main obstacles since it is often a necessary requirement when applying for jobs. Language is also a tool for accessing information, understanding public services: fluency in Swedish helps navigating

the society, and is a fundamental element of the integration process (OECD 2014; Nordregio 2018). Therefore, additional linguistic skills and social capital that migrants have when they come to Sweden play a secondary role since particular emphasis in society is placed on learning the national language.

Network access: it is quite difficult as a foreign-born woman to find contacts and form a network in Sweden, especially immediately after arrival in the host country. Immigrant and refugee women often lack access to such a web of social and personal connections, which may be resourceful in other aspects of life, such as facilitating social inclusion and finding employment (Abbasian 2003; Nordregio 2018).

Intersectional discrimination: Often foreign-born women, particularly minority women and with migrant background, tend to be marginalized and discriminated, due to their different ethnic background, gender, race, name-sounding, religion, and cultural background (Barberis & Solano 2018). Particular emphasis should be placed on the interconnectedness of all these aspects, which provide the basis for foreign-born women to face intersectional discrimination, placing them in a more disadvantaged position in society compared to foreign-born men and Swedish nationals (Abbasian 2003; Nordregio 2018). Structural discrimination is widespread within Swedish society. In particular, it tends to influence and promote racial bias in employers and other labour market actors (Nordregio 2018). As one interviewee puts it:

*“Not being protected by the law for sexual harassment, prejudice and other types of problems at the workplace. Being a foreign woman makes what I say have less value in the eyes of other people”.*

Structural constraints of the Swedish labour market: Many migrant women have difficulties in managing to combine their educational and career paths with work and family duties. This particular issue plays a relevant role since it places too much emphasis on their responsibilities and duties, without shedding light on their rights and needs in society as women, mothers, employees, and students. A gendered labour market such as the Swedish one, where the demand for labour is focused on particular sectoral and technical skills, hinders the full economic participation and contribution of migrant and refugee women.

Knowledge transfer and validation of skills: (Nordregio 2018; Arbetsförmedlingen 2017; Abbasian & Bildt 2009). For the target group, it is often difficult to transfer their previous educational and professional experiences, as well as market skills, in the host country. Often these skills and educational credentials are not recognized by local labour markets, which forces many foreign-born women to be employed in different job sectors than the ones they are educated for, or even begin a new educational and career path that better fits the Swedish market (Abbasian 2003). The relationship between education and employment gains particular relevance in the sense that having a Swedish diploma is highly valued by employers, and more recognized when compared to foreign diplomas. Therefore, even if newcomers succeed in having their previous diplomas recognized, access to the Swedish labour market is still highly restricted. (Nordregio 2018).

Legal status, citizenship, and residency in Sweden: Lengthy bureaucratic processes slow down the process of migrant women's socio-economic integration. Their legal status in Sweden greatly affects the chances of pursuing a particular occupation or finding employment in general: migrant women with citizenship from another EU country usually tend to find employment more easily than those having citizenship from outside the EU (Arbetsförmedlingen 2017). Non-EU citizens face greater legal obstacles, such as obtaining work visas and fulfilling requirements for enrolling in employment

programs and language courses (Nordregio 2018). Sweden also has a great number of women with refugee background: while their legal status gives them access to particular public services and programs and welfare support, it also greatly slows down their process of socio-economic integration: research shows that it takes on average 5 to 10 years to achieve full employment in Sweden as a foreign-born (Nordregio 2018).

Lack of coordinated and effective institutional support: In 2019, the Swedish government issued a new mandate in order to promote economic participation and employment of foreign-born women, particularly in the field of entrepreneurship (Swedish government 2018). Consequently, public investments were issued towards both public institutions and private entities, including non-profit organizations with the goal of providing tools to increase support for the target group (Tillväxtverket 2020). Most of the funds were invested in redirecting public services, increasing opportunities for educational and professional development. However, these efforts are quite general and do not consider the specific and diverse needs within the target group itself. Several migrant women who were interviewed as part of this project claimed that, although there is a widespread good availability of services and tools, access to public employment programs is often quite restricted. The effectiveness of these programs is also dubious since they do not always provide tailored toolkits or give access to employment opportunities.

## A1.2 Luxembourg

In 2021, the Statistics portal of the Grand-Duchy of Luxembourg published data according to which as of January 1, 2020, among the 626,108 inhabitants, 14,351 people, or 2.3% of the population and 4.8% of the foreign population, have the nationality of a European country that is not part of the EU-28. Among the 14,351 Europeans not from the EU-28, women are more numerous (7,691, 53.6%) than men (6,660, 46.4%) while for the whole of population living in Luxembourg, this proportion is around 50/50 and that men are slightly over-represented among foreigners (52%)<sup>9</sup>. Luxembourg is one of the OECD countries making the most progress for women at work, according to PwC's latest Women in Work Index<sup>10</sup>. This translates into efforts to boost female employment rates, increasing women participation in companies' boards, and reducing the gender pay gap.

According to the desk research, online questionnaire results, focus groups and interviews carried out, migrant and refugee women in Luxembourg tend to face the following obstacles in their process of socio-economic integration, particularly in the labour market: language barriers, access to information on taxes, registration of business and accounting, business plan, education, mentoring, and gender equality issues. According to the results of the questionnaire created for the research phase of the Women in Creative Power project, 11 participants out of 12 were not EU citizens. Almost all of them has a positive attitude to self-entrepreneurship for finding an occupation and only one person is not sure. Besides, 8 participants said that the language knowledge is the main obstacle (qualification issue is on the second place) for finding an occupation on the host country. Moreover, 7 participants informed, that they are currently looking for a job and 11 of them said they are interested to learn more about self-employment and entrepreneurial opportunities.

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<sup>9</sup> <https://statistiques.public.lu/en/news/population/population/2021/01/20210122/index.html> - 2.3% of Luxembourg's population comes from a non-EU-28 European country.

<sup>10</sup> <https://www.pwc.com/sk/en/publikacie/women-in-work-index.html>

## A1.3 Hungary

According to Hungarian Central Statistical Office the number of registered foreign citizens residing in Hungary in 2020 were 199 957, around 40% of which (82 908) are women<sup>11</sup>. As a reference to the percentages, Hungary's total population is 9.8 million. A Hungarian study published in 2018 explores the migration motivations of foreign employees, their labour market characteristics and their social integration which also explains that migrant workers are becoming a necessity due to labour shortage in Hungary. Foreigners coming to Hungary can be divided into two main groups: citizens of the European Economic Area and citizens of third countries. For third country nationals the procedure to get a job takes much longer because they need to apply for residence permits while citizens of the European Economic Area only need to register. According to data of the Hungarian Central Statistical Office the four main purposes of migration in 2020 were employment, education, reuniting with an acquaintance, and reuniting with family members. Almost one third of the residing women came for better job opportunities, 19% for reuniting with a settled person, 18% for better education and 16% for reuniting with family<sup>12</sup>. As data shows, in 2019 the rate of migrant women aged 20-24 was the highest in Hungary (around 15%), followed by the age group of 35-29 (14%) and 30-34 years old women with an 11% rate<sup>13</sup>. In 2019 two thirds (63%) of the migrant women residing in Hungary were coming from countries of Europe, almost one third of them (29%) were coming from Asia, and only 2,4% were from North America, 1,6% from Middle and South America and 3% from Africa. The top 5 countries among which migrant women in Hungary come from are respectively Ukraine, China, Germany, Slovakia, and Romania<sup>14</sup>.

The employment rate of foreign-born residents in Hungary is 73,8%, one of the highest among the EU countries according to OECD data in 2019<sup>15</sup>. This rate calculates the share of employed foreign-born women aged 15-64 compared to the total foreign-born population of the same age. The reason behind the outstanding employment rate of foreign-born population in Hungary can be explained with the higher labour shortage compared to other EU countries. The number of Hungarian workers has decreased in the last few years, with companies trying to solve this problem by employing foreign workers. According to quantitative data analysis, survey results, and interviews with the target group, the main obstacles were pointed out as the most influential for migrant and refugee women's integration in Hungary:

Linguistic & cultural differences: The biggest challenge faced by asylum seekers, refugees and other immigrants is the language barrier which also affects their chances of successfully integrating into the labour market. Generally, migrants have difficulties having access to information, since lot of administrative procedures need to be done in Hungarian (usually there is a lack of English-speaking staff at public offices). This delays the job seeking process and employment. In order to have a recognition of qualifications and university diplomas, a complicated and expensive procedure has to be done.

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<sup>11</sup> <http://statinfo.ksh.hu/Stainfo/>

<sup>12</sup> <http://statinfo.ksh.hu/Stainfo/>

<sup>13</sup> <http://statinfo.ksh.hu/Stainfo/>

<sup>14</sup> <http://statinfo.ksh.hu/Stainfo/>

<sup>15</sup> <https://data.oecd.org/migration/foreign-born-employment.htm>

Gender-based discrimination in society and the labour market: Women face discrimination in many aspects when entering or re-entering labour market in Hungary. It is more difficult for them to get a job with young children or during pregnancy. Also, women's labour income is on average lower than men's in every sector. This gender pay gap has two main reasons: men usually work in better paid jobs and, and even in the same position, men get higher wages on average (Takács-Vincze 2018). Pregnant employees are often dismissed on short-term contracts or during their probation period. There are difficulties returning to the workplace after maternity or parental leave (either because the previous position is taken or because there is no opportunity to get employed part-time). In addition, in the Hungarian, the opinion of gender roles is more traditional compared to western-European countries. Women are expected to stay at home with a sick child and it affects their salary. The pandemic is making many aspects of pre-existing gender discrimination worse: childcare is mostly women's responsibility, during pandemic significant numbers forced to give up their jobs to care for and educate their children as nurseries and schools have been closed (Amnesty International, 2020).

Legal and economic issues: work permits and visa requirements: Citizens of non-EU countries can only work in Hungary with a permit, although the process of getting work permits can be quite difficult for a foreigner, because of the extensive paperwork that is required and lack of English-speaking staff in government offices. Due to the fact that taxes are high, it is challenging to get legally employed or to start a business in Hungary. As Kovács and Egedy (2010) state: *“The Hungarian taxation system is judged very negatively by both employers and transnational migrants. In the last years it became obvious that the Hungarian economy and society suffer very much from the system of taxation. This has a direct impact on the employment level and quality of the workforce because highly qualified persons are in underpaid jobs and many people are employed illegally.”*

Lack of legal support and access to health care: In the case of Hungarian social security legislation, benefits do not diverge for nationals and foreigners. Individuals' entitlement to the benefits is linked to their contribution record. However, some restrictions might be seen for foreign nationals concerning resident and work permits. Foreigners who hold a special legal status in Hungary can benefit from social assistance just like Hungarian citizens. (Juhász, 2020). Hungary has no specific unemployment assistance scheme. In the case of non-EU citizens, their resident permits might be revoked due to lack of livelihoods in Hungary (Juhász, 2020). Individuals legally residing in Hungary are entitled to pay the health insurance regardless of their nationality, although special rules apply for their contribution rate.

Restrictive migration policy & anti-immigrant rhetoric: Hungary's government is explicitly hostile to immigrants: due to restrictive immigration policy in Hungary, anti-migrant attitudes among the Hungarian citizens have increased. The government propagated their anti-immigrant rhetoric through the media, and it had a considerable effect on public attitudes toward migrants and refugees. Among European countries, the highest level of rejection towards migrants were registered in Hungary in the past six years (Messing, Ságvári 2020).

## **A1.4 Slovenia**

On 1 April 2020, the number of foreign citizens in Slovenia was 159,582 representing 7.6% of Slovenia's population. 33.4% of foreign citizens were women (Republic of Slovenia statistical office

2020). In January 2019 there were 539 persons who were granted international protection in Slovenia, among this number there were 150 women who gained refugee status and 9 women who gained subsidiary protection (Ladic et al., 2020a). In 2018, around 80% of migrant population in Slovenia were from former territories of Yugoslavia, 73.6% of women from this population were registered as inactive jobseekers, 2% as active jobseekers or unemployed, and 24% as employed<sup>16</sup>. In contrary, foreign men had an employment rate of 92.4%. In Slovenia, in 2018, the majority of foreigners were employed in construction and physical work, where eight out of ten foreign workers were male (Slovenia Expat Reporter, 2020). Overall, the main integration obstacles for migrant and refugee women in Slovenia are the following:

Access to housing: Most migrant women and beneficiaries of international protection face difficulties when trying to find a house in Slovenia, due to widespread discrimination, few financial resources, limited capacities of integration houses, in addition to limited access to public housing. In 2016, the immediate financial support for people who gain the international protection status was abolished and this further increased the differentiated access to housing of different social groups. Moreover, refugee women who come with their families are usually assigned social welfare benefits and housing support: according to our interviews, usually due to cultural and gender norms, women tend to assign this responsibility to their male partners. Even after settling down in the host country, they did not manage to regain this financial responsibility: this occurs often due to the lack of translation services, linguistic barriers, and bureaucratic. Discrimination is a high-risk factor against refugees and beneficiaries of international protection that hinder their housing opportunities (Ladic et al., 2020a). According to four refugee women who we interviewed, access to housing is often denied by the landlords due to the women's religion and gender.

Transferring educational skills and credentials: Although higher education in Slovenia is free of charge for citizens of the Republic of Slovenia or the European Union Member States and the citizens of Bosnia and Herzegovina, Montenegro, Kosovo, the Republics of Macedonia and Serbia, migrants and refugees often face key challenges that hinder their educational development in Slovenia. One of these barriers as reported is the difficulty to obtain their educational documents from their home countries (Ladic et al., 2020). In case of not being able to obtain these documents, beneficiaries of international protection may apply for an examination to prove their level of education. Nevertheless, from the findings of our interviews with the target group, we identify the need for more translation and support to learn about the measures of recognition. In this context, this obstacle was confirmed by 63.7 % of the respondents to the WICP survey in Slovenia who indicated that they faced challenges to get accreditation for their credentials and skills.

Linguistic barriers: Another reported barrier is linguistic barriers. all educational programs in Slovenia are mostly in Slovenian language with some few exceptions in higher education, Slovenian proficiency is also a pre-condition to enter vocational trainings which also negatively impact employability. This lack of diversity in designing and implementing the Slovenian language courses is also reported as a key hindering factor for migrant and refugee women to gain a sufficient knowledge and fluency in the Slovene language. Some language courses are free of charge and available to all third countries nationals and beneficiaries of international protection in Slovenia. Yet, these courses are not divided based on the educational backgrounds of its beneficiaries. Therefore, they do not take into consideration the needs of illiterate women. Besides, findings from our interviews with the target group confirm that language courses need to be differentiated based

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<sup>16</sup> [Keuc, Migrants and Refugees in Slovenia 2020, page 25](#)

on the different needs and levels of its beneficiaries. Language plays an important role also in the labour market sphere: most of the women who responded to the WICP survey, indicated that language is one of the main reasons that hinder them from finding a job in Slovenia. The respondents are refugee or migrant women who are third countries nationals from the former territories of Yugoslavia, Syria, Iraq, Palestine, Jordan, and Georgia. At the same time labour integration is proven to be an asset for social inclusion (Lodovici 2010) and in many cases as essential for learning the language.

Gender-based stereotypes & discrimination: Most of the migrant and refugee women that participated in our research indicated that a mix of obstacles hinder their process of integration in Slovenia, particularly gender-based discrimination, islamophobia, and xenophobia towards Muslim women. This indicates often that ethnic and cultural background play a role in migrant and refugee women's lives, negatively influencing their employment opportunities, access to housing, and social integration. In our interviews, we asked the interviewed women if they perceive gender or gender stereotypes as burdens to their job choices. The answers varied, yet there was a majority who found that being a woman and a migrant imposes certain burdens. The vocational trainings offered to them is perceived as covering the domains which are female dominant. Some of them feel burdened to choose learning about cooking or sewing or cleaning as they are women, and they have language barriers. Therefore, they feel that they have limited choices when it comes to employment.

Access to employment: Migrant and refugee women face several issues when trying to access the Slovenian labour market. In the case of refugee women, their legal status entitles them to work, although practical barriers such as getting their educational and professional skills recognized gives them access only to some low-skilled jobs which are not necessarily suitable to their previous careers and knowledge. The employment office in Slovenia does not have data of migrants who are not registered as unemployed. This is due to data protection, after the beneficiaries of international protection end their registration as unemployed according to the government office for the support and integration of migrants in Slovenia, no further data is hold on the type of contract or information regarding employment or self-employment.

Discrimination at the workplace: In Slovenia, the following grounds of discrimination are explicitly prohibited in the Employment Relationship Act (Article 6(1)): ethnicity, race or ethnic origin, national and social origin, gender, skin colour, health condition, disability, religion or belief, age, sexual orientation, family status, membership of a trade union, financial situation, or other personal characteristic. Yet, according to our interviews, and according to published reports, in practice there are different situations where migrants including migrants and refugee women experience discrimination without filing an official report, usually due to lack of trust in the system and lack of physical proof (Ladić, 2020; Council of Europe, 2019).

Household & family responsibilities: In the WICP survey, 40.9% responded that they are caring for their families to certain extent while 27.2% indicated that it is fully true that they are taking care of their families. Most of the women who we interviewed found rearing children and domestic work is mainly associated to women due to cultural and social norms, when asked if this is a hindering factor for employment, they answered that it will not be if a proper help is provided. NGOs play an essential role to facilitate the existing services for migrant families who have permanent residency in Slovenia. We conducted an interview with APIS institute in Slovenia who is one of the organizations running programs to support the integration of migrant women. Part of their programs are focused on creativity and storytelling for capacity building and to combat xenophobia. On a

voluntary base they provide language courses, where they addressed one of the main challenges as: *“Women in comparison to men are mostly responsible for taking care of the household chores, this limits their opportunities to socialize and work outside of the house where they can enhance and practice Slovene language, meanwhile language barrier is one of the main obstacles for them to find a job”*.

Demographics & age: In the WICP survey, age was mentioned by two women who are over 45 as a hindering factor to find a job. When explained further, one indicated that she is perceived as overqualified and a “potential threat” to big companies, she did not have issues with recognition of her education or professional experiences, she speaks English and Slovenian. She indicated that age and lack of connections are the reasons that eliminated her opportunities to find a job. Another woman, who is also over 45, explained that in her case it is particularly more difficult, because it is difficult for her to get recognition for her previous work and education.

Limited access to social networks: The system of connections and acquaintances was also mentioned by three women. They identified that they do not have connections with people who might be their reference to find a job, in other words describing a system of “veze in poznanstva” in the Slovene language: this term refers to the system of recruitment in Slovenia which is almost entirely based on a system of personal relationships and acquaintances. Therefore, the lack of social networks is often a hindering factor to communication and searching for potential job opportunities (Verwiebe et al., 2018). Many programs conducted by local NGOs use arts and its based tools for intercultural communication: however, as addressed by its beneficiaries, these programs are limited in time and accessibility of all applicants. Therefore, creating programs that gather potential employers with migrants and refugees, and interpreters is important for an effective job searching (Vončina & Marin, 2019). Besides, social networks can be an important form of agency for migrant women in two forms, since they give access to local diaspora communities and other intercultural networks including local residents.

Stereotypes against migrant women, and xenophobia: the majority of our interviewees who come from an Arabic and Muslim ethnicity and live in Slovenia, addressed that they do not feel burdened as women by their ethnicity or their cultural backgrounds and that spreading stereotypes against migrant women to be oppressed and submissive reinforces discrimination and xenophobia against them. This is also addressed by the European Institute for Gender Equality in its document titled “Sectoral Brief: Gender and Migration”, *Negative media representation of migrant women’s oppression can fuel racism and xenophobia and reinforce stereotypes that stigmatize them.* (EIGE, 2019, p.3). Therefore, it is also noteworthy that efforts to support the full integration of migrant women should address the perception of the host society in regard to the cultural, religious, ethnic and racial background of them and challenge pre-conceptions that support xenophobia.

Labour market differences between host society and home country: In our interviews, women explained that there are bureaucratic measures and official educational requirements in Slovenia that do not exist in their countries for the practice of certain crafts like hairdressing and cosmetic and pedicure activities. This creates extra barriers and longer time for waiting. In Slovenia, in order to perform certain craft activities and certain activities of domestic and artistic crafts, it is necessary to obtain a craft permit, for which certain conditions must also be met. The right to perform craft activities and activities of domestic and artistic crafts is acquired on the basis of a craft permit and entry in the craft registration. The measures of entering the labour market by practicing a craft in Slovenia is different from countries like Iraq and Syria. These differences associated to the barriers

of recognition and language barriers are hindering factors for some foreign women to find or create jobs in Slovenia.

Precarious working conditions: In a program implemented by the International Organization for Migration in Slovenia between the years from 2015 – 2017, several issues regarding decent work and workers' rights were highlighted mainly by asylum seekers. Employers do not have always sufficient knowledge about the rights of refugee of accessing the labour market, which makes them hostile of employing migrants and refugees. As a response to these gaps, there are programs that work on networking the potential employers with different migrant and refugee groups. This includes online and offline brochures that inform potential employers about the rights and regulations that give beneficiaries a free access to labour market in Slovenia (International Organization for Migration, 2017). According to our interviewees, temporary working contracts are often not prolonged which bring them back to unemployment. For some of our interviewees to find a permanent job is essential to apply for the Slovenian citizenship, while for others it is better to have part-time jobs or temporary job as they want to invest more time in the language courses.

Integration policies for people who come through family reunification:

Women who come through family reunification have less access to integration courses than people with refugee status even if they come through family reunification to a refugee partner. Meanwhile, recent statistics show that women are more likely to arrive through family reunification to the EU than men<sup>17</sup>. The government office for the support and integration of migrants is responsible only for asylum seekers and beneficiaries of international protection. Meanwhile, 80% of migrants in Slovenia in 2018, were not beneficiaries of international protection and they were from former territories of Yugoslavia, and 73% of women in this population were inactive job seekers. Therefore, the policies of integration for holders of family reunification status are gender-blind and affect mainly immigrant women who came through family reunification and have less share in the labour market.

## **The Creative and Cultural Industry: incentives, obstacles, and opportunities (A2)**

The aim of this section is to assess the state of Creative and Cultural Industries in the four partner countries, pointing out relevant opportunities and incentives for migrant and female entrepreneurship. Common issues and barriers to successful employment within the CCI sector will also be outlined in each partner country.

### **A2.1 Sweden**

According to the Swedish Growth Institute (Tillväxtverket 2018:9), the creative and cultural industry in Sweden can be divided in seven different branches: 1) production 2) trade and reparation of motor vehicles 3) enterprises within information and communication services 4) activities within law, economics, science, and technology 5) rental, travel services, real estate, and other support services 6) education 7) culture, entertainment, and leisure. Although it is hard to classify and measure this industry, from a more specific labour market perspective the following sub- categories also prove useful to understand and analyse general employment trends, business development and growth

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<sup>17</sup> [European Institute for Gender Equality, Sectoral Brief: Gender and Migration, 2020, page 5](#)

(Tillväxtverket 2018: 17): Architecture; Audio-visual branch (film & TV, gaming, radio); Art, Design & photography; Cultural heritage (archives, museums, historical and archaeological places); Literature & Press; Literary & Artistic creation; Fashion; Advertisement; and Performing arts. In 2015, the cultural and creative industry contributed to 3.08% of the national GDP of Sweden, including economic contributions from both the public and private sector (Tillväxtverket 2018: 39). Between 2010 and 2015, the total number of enterprises active within the Swedish cultural and creative scene increased from 115,194 to 127,961 (Tillväxtverket 2018: 41), indicating an overall slight but steady growth of the industry. Within this positive national trend, there are of course regional differences in terms of growth and employment opportunities, as well as cross-sectoral variations. For instance, the branches with a greater number of active businesses are respectively within design, arts, and photography; literary and artistic creation; literature and press services, fashion, performing arts, and advertising.

Looking at the percentage of both women and men employed within the CCI (Tillväxtverket 2018: 46), the division is balanced in all above-mentioned branches, except for the fashion industry which is more female dominated (75% of women and 25% of men employed in 2015). In 2015, there were 118,244 women and 96,853 men employed within the CCI, pointing out the fact that it is not only a large and dynamic sector of the economy, but also a quite gender-equal industry in terms of labour division and access to both employment and entrepreneurial opportunities (Tillväxtverket 2019). Furthermore, several studies have pointed out the advantages and disadvantages of working in the CCI industry, as well as overall obstacles, challenges, employment gaps and downsides (Tillväxtverket 2019; Swedish Agency for Cultural Analysis 2019).

One important fact to consider is that over half of the enterprises within CCI, more than in other sectors of the labour market, are small and medium-sized (Tillväxtverket 2019: 13): this emphasizes the fact that self-employment and entrepreneurship are common forms of economic contribution in this sector. Other positive aspects about the CCI and self-employment include: an open and geographically-equal distributed market both nationally and internationally (Tillväxtverket 2019:16); greater flexibility in terms of work and market possibilities compared to other markets; a high degree of competitiveness, innovation, and digitalization of companies, as well as higher export rates than other industries. Cultural and creative products are often digital and immaterial, which makes them easily accessible everywhere (Tillväxtverket 2019:16). All these elements, including the greater focus that CCI enterprises place on social and environmental sustainability (Swedish Agency for Cultural Analysis 2019), underline the great potential that they represent and offer within the Swedish labour market. At the same time, however, cultural, and creative enterprises also face greater obstacles and challenges than most other companies in specific stages of their development such as the high costs for internationalization, difficulties in recruiting the right people, difficult access to networks and financing (Tillväxtverket 2019: 36).

#### Migrant and refugee women's employment in the Creative & Cultural Industry in Sweden:

According to official national statistics (Tillväxtverket 2021), in 2017, 82% of all employees within the CCI had a Swedish background, while 18% had an immigrant background. This trend emphasizes the fact that, although the CCI is equal in terms of gender division, there is also a wide gap and disparity in terms of employment between people with a Swedish and an immigrant background. Moreover, statistical analysis shows that representation of foreign-born people within the cultural and creative sector is lower than within the labour market as a whole (KVISK 2020). Research carried out by the Swedish Institute on Cultural Analysis also shows that recruitment of

migrants within the CCI industry occurs mainly through informal networks and channels, emphasizing the fact that often personal connections play a greater role than actual competences and previous work experiences. Knowledge of the Swedish language is highly valued within recruitment processes as well, though in some branches (museums, cultural institutions) more than others (such as music, dance, and other performing arts), where it plays a minor role (KVISK 2020). With regards to gender distribution and equality, there are more female business owners and entrepreneurs within the CCI industry (38% of the total) than in the whole labour market (28%). However, there is a slightly smaller proportion of business leaders with a foreign background among the cultural and creative industries compared with the average, 11 per cent compared with 15 per cent (2019: 14).

## A2.2 Luxembourg

According to a report by the Luxembourgish Ministry of Culture in 2013<sup>18</sup>, one of the ministry's main priorities is to avoid social and financial exclusion in the country's cultural and creative scene. Particularly, this report refers to the Cultural Development Plan (KEP), where the top priority is the development of a cultural policy which respects, supports and promotes individual and collective cultural emancipation, social justice, the affirmation of cultural rights, cultural democracy and social cohesion, economic development and creation of wealth and jobs in the creative industries<sup>19</sup>.

In 2019, the book "Luxembourg Creative Industries Cluster" by Lux innovation was published, containing statistics from 2015 on the state of cultural and creative sector in the country: the book shows that in 2015, 6.1% (2252 companies) of all Luxembourgish companies were working in the creative sector – the main ones being architecture (551), arts (533), audio-visual and multimedia (209), books and press (323), design (226), publicity (410). Besides, 59% of all creative industry companies were run by one owner, 35% had 1-10 employees, only 1% had 50 employees or more. According to the statistics, there were 8000 creative industry jobs and 13.2% being self-employed workers<sup>20</sup>

Moreover, the report "Cultural employment by sex" by Eurostat states that 55.1% of cultural employees in 2019 were female and 44.9 were male. The proportion of cultural jobs in 2019 was 14.7% among all sectors<sup>21</sup>. Within this statistic, however, there is no mention of number of migrants and refugees who are employed in this industry. Based on the desk research and the in-depth interviews in frames of WICP, we can state that there are issues in the application process for refugee status, which then entitles to work. The second major problem from the perspective of newcomers is the resident permit limitations and bureaucracy concerning gaining or changing the type of residency permit. Another issue that was identified is the complicated system of laws and taxation for starting a business. According to the above mentioned, we find the following steps to be implemented to improve the business experience opportunities for migrants and refugees:

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<sup>18</sup> <https://mc.gouvernement.lu/en/publications.gouvernement%2Ben%2Bpublications%2Brapport-activite%2Bminist-culture%2Bmcult%2B2013-rapport-activite-culture.html> - Rapport d'activité 2013 du ministère de la Culture.

<sup>19</sup> <https://mc.gouvernement.lu/en/publications.gouvernement%2Ben%2Bpublications%2Brapport-activite%2Bminist-culture%2Bmcult%2B2019-rapport-activite-mcult.html> - Rapport d'activité 2019 du ministère de la Culture, p.7.

<sup>20</sup> <https://www.luxinnovation.lu/publication/luxembourg-creative-industries-cluster/> - Luxembourg Creative Industries Cluster.

<sup>21</sup> <https://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do> - Cultural employment by sex.

- To create entrepreneurial lessons for the refugee people interested in creating their own business, where the main topics will be different types of taxes, laws about entrepreneurs, the use of electronic platforms for payments and reports.
- To simplify the residency permit type exchange processes and create campaigns to inform about the informational sources on the process.
- To create a simplified taxation process for refugees who register a business company in creative fields and have limited income.

## A2.3 Hungary

According to Ságvári and Lengyel (2008), the creative economy can be defined according to three elements: creative industries, knowledge-intensive industries, and cultural industries (the latter one refers to the not profit-oriented and mostly state funded institutions such as museums and libraries). They also differentiate three groups of creative workers: creative coordinators (politicians, representatives, middle managers), creative core (who work in science, engineering, law, economics, social sciences, furthermore artists, athletes, religious and cultural professionals, university teachers) and creative professionals (production coordinators, small-enterprise leaders, technicians, educators, etc). We can see it is a quite broad definition of the creative workers, and according to this definition the 35% of the employed workers in Hungary belonged to the “creative class” in 2006. According to the last census in 2011, 1.6 % of the employed population worked in the industry of “Art, entertainment, leisure” which was a much narrower definition of the creative sector. Among those who have worked in this sector, around 50% of them were women. (Hungarian Central Statistical Office, 2011)<sup>22</sup>. At the same time, however, statistical data shows there is a clear overrepresentation of men in higher positions within the creative sector, while female employees are overrepresented in lower positions (Ságvári & Lengyel, 2008; Hungarian Central Statistical Office, 2011).

This understanding of the creative sector correlated with the definition of the British Department for Culture, Media, and Sport (2001) which lists the following industries belonging to the creative sector: advertisement; building design and other engineering activity; artistic objects and anticavity commerce; computer games; arts & crafts; design; fashion; film and video; music & performance; publishing; software development; TV and radio (Borsi & Viszt, 2010). The importance of the creative industry in Hungary is growing as the economic weight of high-value intellectual activities increases. One part of the Hungarian creative industry is dominated by the global market (product design, technology, graphics, fashion design, etc.), while the other part is based on the Hungarian language and cultural traditions and it is defined by the demand in the Hungarian market (music, broadcasting, advertising, etc.). The most dynamically growing creative industry area is the design such as the product, graphic arts, and fashion design sectors.

As it can be seen in 2007 for instance, in Hungary there were 258,000 businesses active in creative industries and knowledge intensive industries, most of them were located in Budapest. The highlighted role of Budapest is confirmed by a the EUROPAINNOVA (2010) study as well, which showed that the weight of creative and cultural industries are particularly significant in Budapest especially when compared to other Central-Eastern-European cities (Borsi&Viszt, 2010). Creative industry companies or individuals typically do not receive sufficient start-up funding. For Hungarian

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<sup>22</sup> [http://www.ksh.hu/docs/hun/xftp/idoszaki/nepsz2011/nepsz\\_08\\_2011.pdf](http://www.ksh.hu/docs/hun/xftp/idoszaki/nepsz2011/nepsz_08_2011.pdf)

creative companies, both taxes and administrative tasks are huge burdens. Because of this, more than half of businesses participate in the operation of the so-called “grey economy”. The most common challenges in the creative market are low access to international markets, low demand for domestic design, artists have little or no knowledge of business, lack of collaboration and funding issues (Design Terminal 2014). Foreign creative class workers choose to remain and dwell in Budapest for a number of reasons. These are: quality of neighbourhoods, workplace itself, job offers and career opportunities, service industry, large number of enterprises and companies, large number of universities and colleges, considerable development of specific branches within the creative economics, and the location of Budapest (Kovacs & Egedy, 2010).

## A2.4 Slovenia

Slovenia’s creative and cultural sector employs 7% of its workforce and generates almost 3% of GDP. Yet, the creative and cultural sector in Slovenia faces common obstacles as other countries in the EU, such as the lack of financial stability and its operation on micro level mainly as self-employed and small scaled companies. The differences in the labour markets, more precisely the recognition of formal education and professional experiences between countries, are hindering migrant women to find jobs in Slovenia. For instance, in relation to hairdressing, women shall have a formal recognized education in Slovenia which was not the case in their home countries, such as Syria and Iraq. This can be an incentive in the field of handcrafts or performing arts. There is an official and recognized education in the field of arts and various creative industries in Slovenia such as filmmaking or theatre. Yet, unlike other occupations like engineering, medical representation or medical work, there are less obstacles to work in the arts fields when one does not have an official recognized education. Yet, without knowledge about financial sustainability and entrepreneurship and self-employment regulations in Slovenia, this cannot be a sustainable resource of work.

Other sectors as filmmaking can open various of channels on social media to promote ones work and creative production, yet to create sustainable income, filmmaking is in general not a profitable sector in Slovenia. A number of ministries are involved in the integration plan of beneficiaries of international protection. Parts of the public fund provided by the Ministry of Labour, Family, Social Affairs and Equal Opportunities were allocated to programs that support refugee and migrant women’s integration through culture, art, and creative industries. For instance, a program launched in 2019, is aiming to support refugee women in Slovenia through the art of textile production. This is an ongoing program until 2022 where women who are foreigners in Slovenia can gain new knowledge about the art of textile production, in order to increase their opportunities for social and labour integration (Exhibition at the Slovenian Ethnographic Museum 24.6. - 6.7. 2020, 2020). While another program, also co-financed by the Ministry of work, family, social affairs, and equal opportunities and implemented by local NGOs, is specifically supporting women to enhance their artistic expression and knowledge while engaging them with the local society. This is in order to debunk gender stereotypes through arts and public creative events (APIS, 2016).

Moreover, 10 out of 23 women who responded to WICP survey in Slovenia, indicated their interest in learning more about creative industry and getting further employment in this field, and more precisely in the fields of writing and handcraft. Women to women networks may be feasible to be naturally made and initiated by local and migrant women themselves as a response to their needs for spaces where they can gain new skills and support each other in the integration process. This is the case in the informal group No Borders Craft. In an interview with a member in this network who is

a refugee, she indicated that despite that they do not sell or make enough products for a sustainable financial income, still this network is important to create engaging and creative places for women.

In conclusion, when we refer to creative industries, we shall take in account its diverse contents and that each field is having its own specificities. In general, we highlight that the incentives of migrant work in the creative industries as follow:

- It is a sector that has less administrative barriers when it comes to recognition of formal education or professional skills, it is mainly about the production and the talents itself rather than the official certificates behind it.
- This sector is recognized for its positive impact on public awareness raising and enhancing social networks not only in Slovenia but also on a European level.  
It is an industry that promotes interculturalism and intercultural production in different forms like handicrafts or performing arts.
- At the same time, there are also many barriers for migrant and refugee women who want to find employment in this industry are such as financial instability, limited funding options, lack of experience with entrepreneurship and self-employment laws, including language barriers.
- The opportunities are present in the national and European funds dedicated to support creative programs that enhance capacities in the field of art, culture, and integration. Yet, there are no official subsidies for migrant women who would like to start self-employment and small scaled business in the field of creative industries, also the educational programs offered by NGOs are mainly for skills development and basic knowledge. More education about entrepreneurship and finance would be needed to reach that level where migrant women can create jobs in the creative sector. Meanwhile, finding employment in the creative and cultural sector largely depends on the willingness of employers to assist with processes of skills and educational recognition.

## **Entrepreneurship: incentives, obstacles, opportunities**

### **(A3)**

The aim of this section is to assess the different obstacles, as well as incentives and opportunities provided by entrepreneurship and self-employment in Sweden, Luxembourg, Hungary, and Slovenia. Furthermore, a current state of the entrepreneurial scene in each partner country will be presented, looking at both similarities and differences. Emphasis will also be placed on the specific role and presence of migrant and refugee women in the entrepreneurial scene of each partner country.

#### **A3.1 Sweden**

In November 2020, there were 493,700 entrepreneurs and business owners in Sweden, according to a market research (Ekonomifakta 2020): this figure corresponds to 8.9% of the total number of people actively employed in the Swedish labour market. In the latest years, the number of self-employed people has somehow increased, particularly among people over 64 years old. However, the number of self-employed workers relative to the total percentage of active workers has been more or less stable, around 10% (Ekonomifakta 2020). Another relevant figure, on the other hand, emphasizes that over 75% of all enterprises in Sweden are small businesses, with 0-1 employees

(Ekonomifakta 2020). These figures constitute an important starting point for defining the trends, incentives, and opportunities as well as obstacles that entrepreneurs and self-employed experience in Sweden. On the one hand, the fact that a relatively high percentage of the population is self-employed gives a positive signal with regards to entrepreneurship, as it can be a means of sustaining oneself economically as well as of personal professional development within the labour market.

However, people who want to open their business in Sweden often face bureaucratic difficulties and other types of obstacles when trying to approach the labour market, such as access to credit, financing, access to networks within the different industries, support both in the start-up phase and in the development one. Luckily, in Sweden there are a lot of both private and public support programmes, counselling services and start-up houses that provide advisory services and tailored assistance to entrepreneurs in developing their business plan, accessing funding, training, and acquiring a network of both possible investors and customers. Some of these organizations offering these programmes include: Nyföretagarcentrum (support for start-ups), ALMI Företagspartners (for business development), Vinnova (for funding/financing options), Tillväxtverket (Swedish Agency for Economic and Regional Growth), BNI – Business Network International (for networking and sharing ideas), Företagslotsar (public advisory services offered and managed by municipalities), Coompanion and Business Sweden (national and regional organizations for economic growth and business development).

#### Migrant and refugee women in entrepreneurship:

In 2016, only 5% of all business owners and entrepreneurs in Sweden were foreign-born women (Tillväxtverket 2019: 19), pointing out to the clear under-representation of migrant women in the entrepreneurial field. Several studies were carried out on the trends of female migrant entrepreneurship and self-employment (Arbetsmarknadsekonomiska Rådet 2017; Tillväxtverket 2016 & 2019; Fores 2020; Abbasian & Bildt 2009), where the most relevant findings can be summarized as the following:

- *Focus on specific industries:* female entrepreneurs in Sweden, including both Swedish women and foreign-born women, tend to focus their businesses on specific sectors, such as personal and cultural services, business services, trade, hotel management, restaurants and food industry, health care facilities and services (Tillväxtverket 2019:19).
- *Combination of employment & entrepreneurship:* Women, to a greater extent than men, combine their role as operational business leaders with employment. However, this seems to apply to domestic-born women to a greater extent than foreign-born women. Domestic and foreign-born men combine entrepreneurship and employment to about the same extent. (Tillväxtverket 2019: 22).
- *Unequal access to funds & investments:* According to a report on Nordic start-up funding (Unconventional Ventures 2020), in 2019 Swedish start-ups composed of all men raised 96% of all available capital, while mixed teams raised 4% and all women teams raised only 1%.
- *Economic growth & employment trends:* Research shows that businesses run by foreign-born people in Sweden have a greater tendency to have a strong economic growth. WICP's target group, especially foreign-born women entrepreneurs, also tend to employ more people in their businesses (Tillväxtverket 2020: 1). In spite of these positive trends, people with

immigrant background also tend to face greater difficulties in establishing and developing their businesses in Sweden: migrant and refugee women encounter greater obstacles than their male counterparts as well as Swedish-born entrepreneurs (Tillväxtverket 2019), such as limited access to network; limited access to capital and funding options, discrimination by credit institutions, restricted access to information and opportunities due to linguistic barriers, difficulties in managing and running businesses on the long-term, fewer forms of economic support, personal savings, family support, and an overall lower socio-economic status than other groups (Abbasian 2003; Abbasian & Bildt 2009).

Researcher Saeid Abbasian (2003) has investigated the extent to which foreign-born women become entrepreneurs in Sweden, concluding that most of those who manage to start their own companies relied mostly on their own resources and abilities. Moreover, the results of this study also indicate that most foreign-born women entrepreneurs have additional special resources such as higher education diplomas, previous work experience, language skills, and financial savings (Abbasian 2003; Tillväxtverket 2019). In conclusion, on the basis of previous research, we can state that migrant and refugee women's entrepreneurship depends on a combination of socio-economic structural factors, specific abilities and skills, individual resources, and personal motivation.

Self-employment and entrepreneurship as tools for integration: Researchers Bildt and Abbasian (2009) examine the extent to which entrepreneurship and self-employment can be sources of economic and social empowerment and integration of immigrant women in Sweden. Firstly, in order to be able to answer this question, there is the need to investigate further the reasons that lead women to start a business in the first place. Since migrant and refugee women constitute a very wide and heterogeneous target group, the reasons that lead some of them to open a business are also diverse, ranging from unemployment to a lack of suitable jobs and career opportunities in a gendered and discriminatory, closed labour market, desire for personal and professional development, greater independence and freedom, or work within one's field of interest (Bildt & Abbasian 2009:1). It is also necessary to point out that, in Sweden, economic integration is considered a fundamental prerequisite for achieving subsequent integration in other areas of society: from a state perspective, having an employment is a fundamental prerequisite for being integrated in social, cultural, political, and residential spheres (Bildt & Abbasian 2009:2). Within this context, entrepreneurship may have a positive impact on facilitating, economic integration by facing the issue of unemployment, promoting growth, providing a chance to develop occupational skills, and by offering tools to improve the target group's overall quality of life and health (Bildt & Abbasian 2009:2).

Nevertheless, research shows that self-employment, in comparison to employment, also brings about several negative aspects, such as the uncertainty of a stable income and economic security (Abbasian 2003). In the case of migrant female-run businesses, statistics show that these have a lower economic turnout compared to other businesses. Within this framework, it is worthy to mention the impact of the target group's gender, migrant status, and ethno-cultural background on their entrepreneurial activities (ALMI interview; Abbasian 2009). While interviewing the project managers of public-run support programmes for the inclusion of women in business, the issue of business ownership also came out as a consistent challenge to their work of reaching out to foreign-born women: as it turns out, many immigrant businesses are owned by men, but in fact run by women (usually their wives or relatives). This trend can sometimes be an obstacle for effectively communicating and

encouraging migrant women to seek for support, assistance, or guidance from external actors (since they mainly tend to rely on themselves). Therefore, the main elements affecting women's entrepreneurship include their prior level of education and work experience, language skills, mental health, personal resources, social capital access, family support, financial resources and savings, socio-economic status, market access (Bildt & Abbasian 2009).

In conclusion, we can state that, under certain conditions, entrepreneurship can indeed be a positive tool (one among many) for promoting social and economic inclusion of migrant and refugee women in the Swedish society as a whole. These specific prerequisites that should be implemented to improve the situation of migrant women include: 1) greater awareness on the specific needs of the target group on behalf of financial institutions and employers; 2) a more effective and coordinated support on behalf of public actors and economic institutions; 3) well-functioning social networks (Abbasian & Bildt 2009:11).

### **A3.2 Luxembourg**

From the “2020 Investment Climate Statements: Luxembourg” report<sup>23</sup>, a picture of the Luxembourgish entrepreneurial and business scene emerges. Despite its small landmass and small population (626,000), Luxembourg is the second-wealthiest country in the world when measured on a Gross Domestic Product (GDP) per capita basis. The Ministry of Economy supports networks and associations acting in favour of female entrepreneurship. The Law of December 15, 2016 incorporated the principle of equal salaries in Luxembourg's legislation<sup>24</sup>, which makes illegal any difference in the salaries paid to men and women carrying out the same task or work of equal value. Nevertheless, this law has not yet been fully translated resulting into the equality of female ownership in business or the existence of women in leadership positions in major companies.

In Luxembourg, official state registration is a necessary requirement in order to start and run a company. This process is easier for Luxembourgish citizens than for refugees, migrant residents, and other EU citizens due to the complexity of legal regulations, working permit and visa required to run a business, and related linguistic issues. The House of Entrepreneurship, opened in 2016 within the Luxembourg Chamber of Commerce, also provides guidance on the entire registration and creation process of a business, for all population groups.

### **A3.3 Hungary**

In 2020, according to data of the Hungarian Central Statistical Office<sup>25</sup>, out of nearly 10 million population, 4,5 million are employed and, within this number, half a million workers are self-employed. Among these self-employed workers about 2/3 of them are individuals who are self-employed and 1/3 of them are co-owners of a corporate business. The bureaucratic procedure of starting a business in Hungary is a bit more challenging as a migrant than as a local citizen. Foreigners have experienced discrimination in the amount and expenses of administration in relation of the operation of firms and SMEs. “The present system is not prepared for the smooth acceptance

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<sup>23</sup> <https://www.state.gov/reports/2020-investment-climate-statements/luxembourg/>

<sup>24</sup> <https://luxembourg.public.lu/en/living/family/equal-opportunities.html#:~:text=The%20Law%20of%2015%20December,or%20work%20of%20equal%20value.>

<sup>25</sup> [https://www.ksh.hu/docs/hun/xstadat/xstadat\\_evkozi/e\\_qlf036.html](https://www.ksh.hu/docs/hun/xstadat/xstadat_evkozi/e_qlf036.html)

of foreigners" (Kovacs & Egedy: 2010). Before starting a business in Hungary, opening a Hungarian bank account is a necessity<sup>26</sup>. Due to the complexity of this process, it is advised to use legal advice services: this occurs for instance when registering a corporate entity in Hungary, since the company needs to be represented by a lawyer, who creates it as a legal entity<sup>27</sup>. Registering to become self-employed in the system does not always require a legal support: however, it is highly recommended to have local support with skills of translation, intercultural skills, legal knowledge.

#### Migrant and Refugee Women in self-employed businesses:

Recent OECD statistics show that there was a significant growth in the number of self-employed immigrants (especially women whose number increased by 47%) between 2002 and 2008 in the EU. Their number increased from 1.9 million to 3.6 million in the mentioned time period, the main reason behind this growth being the increase in immigration flows. Even though the number of self-employed immigrants increased, "the self-employment rate was essentially constant in the EU between 2009 and 2018." (OECD 2019). According to data in 2011 between 25-64 years old employed people the rate of self-employed people were higher among foreigners (10%) than among the total population (8%) in Hungary, and in some ethnic groups self-employed people were overrepresented: Vietnamese (34%), Chinese and Syrians (27%), Turkish (18%). Within these groups the number of business partnerships were high as well. (Gödri: 2016.)

At the same time, however, there is a significant gender gap in self-employment. As an OECD study finds, young women were less likely to be self-employed than young men in 2018 (4.8% vs 8.0%) (OECD 2019). Immigrants face greater barriers to entrepreneurship than local citizens. The typical obstacles of starting a business for immigrants are language barriers, problems with adjusting to a new culture, navigating a new institutional environment, a lack of credit history, lack of legal status and eligibility to work, and lack of professional networks. Moreover, there is often a lack of knowledge about available support (e.g., entrepreneurship training programmes, grant schemes) among the target group. Refugees and newly-arrived immigrants having low levels of human, social, and financial capital are less also likely to overcome these obstacles (OECD 2019). During the past decade, the self-employment rate in Hungary was way below the EU average and has declined from 12.0% to 9.7%. The self-employment rate of men had decreased, and the rate of self-employed women had slightly increased, meaning that the gender gap in the self-employment rate is shrinking. (OECD 2018). The majority of self-employed women work as service and sales workers (37.3%), 17,7 % as professionals and 18.5% as technicians and associate professionals. By contrast, they rarely work in manager positions (4.7%) and as craftswomen or trade workers (4.3%) (OECD 2018).

### **A3.4 Slovenia**

The public positive view on entrepreneurship in Slovenia increased from 72.6% in 2017 to 77.2% in 2018. However, when it comes to women entrepreneurship, the early stage of entrepreneurial activity dropped from 4.2% to 3.8%. Indeed, women represent only 30.1% of the overall entrepreneurs in Slovenia. This makes Slovenia among the countries with the lowest percentage of women entrepreneurship in the EU (GEM, 2018). There are financial incentives, fund, venture capital and seed capital aligned to support entrepreneurship and non-financial support such as mentoring and

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<sup>26</sup> <https://helpers.hu/services/immigration/business/>

<sup>27</sup> <https://www.tmf-group.com/en/news-insights/business-culture/top-challenges-hungary/>

coaching. In entrepreneurship, relations are identified as key factor for the success of any entrepreneur (Tobak, 2014). As identified earlier, the lack of social networks and relations of migrant women in Slovenia is a hindering factor for their employability: the same reasoning applies for employment through entrepreneurship. Therefore, the possibility to provides one's products or services without starting a company, is an incentive that combines both creative industry and entrepreneurship. Women who aim to work in photography, handicraft, and other creative production can use this possibility as an essential stage to promote their work, create and expand networks and get familiar with the invoices and taxation system before expanding one's business to self-employed or a company by its own. Currently, research on entrepreneurship in Slovenia recommends strengthening the cooperation in public administration to facilitate and ease the administrative steps to open new businesses (Jaklič et al., 2017).

Nevertheless, there are programs in Slovenia that support particularly women to overcome glass ceiling and achieve self-employment or entrepreneurial activities: for example, from 2016 to 2018, SPRIT Slovenia, a public agency, intensively encouraged unemployed women with tertiary education to join women's entrepreneurship, to choose self-employment or the establishment of their own company for their future career path. Together with the Ministry of Labour, Family, Social Affairs and Equal Opportunities, the Employment Service of the Republic of Slovenia and the Ministry of Economic Development and Technology, 1,261 unemployed women with tertiary education also became self-employed during the same period from 2016 to 2018. All women entrepreneurs who successfully complete the training can apply for the competition for the award of financial incentives for the best business model for start-up women entrepreneurs. Therefore, financial incentives for entrepreneurial women are available, yet in general these subsidies are limited in quantity. Beneficiaries of international protection may apply for such public subsidiaries announced at the employment office, yet, as these programs are in Slovene language, access is not always possible due to language barriers.

Another good example is the initiative of 'Start-up Slovenia', supported by the Ministry of Economic Development and Technology, which is an open platform that organizes start-up weekends, national campaigns and international start-up and entrepreneurship events (2019 SBA Fact Sheet SLOVENIA, 2019). This includes public tenders dedicated to small and medium-sized enterprises, which are non-discriminatory and entrepreneur migrants in Slovenia are also eligible to apply for it (The Slovene Enterprise Fund, n.d.). However, consultancy services and official calls are published in English: therefore, linguistic capacities are essential to prepare and apply for these funds, this makes language barriers a hindering factor for migrants' entrepreneurship. From the WICP interviews, we found that migrant and refugee women do not have information about such programs and public funds that support entrepreneurship. There are some organizations in Slovenia that provide legal advices to people who would like to immigrate to Slovenia and open a business. Furthermore, free consultations are also accessible for migrants and refugees in English language or with the support of interpreters. In the WICP survey, 45.4% of surveyed women who are refugees and migrants in Slovenia answered "yes" when asked if they perceive self-employment or entrepreneurship as possible options for employment, 36.4% of them answered with maybe and 4.5% of them answered that they are currently building their own business. The main findings were regarding obstacles of entrepreneurship were administrative burdens, complexity and unclarity of regulations, limited financial resources, and language. When it comes to incentives, entrepreneurship

and self-employment are appealing options that suite the needs of majority of our interviewees to employ their skills and knowledge while combating gender inequalities. It also opens for new opportunities that are not limited by ethnic and gender profiling as migrant and women.

## Good practices and case studies:

### 1. Sweden

Good practices and support networks for migrant women in entrepreneurship: Having come across a great number of good practices and already-established support networks for the promotion of female migrant entrepreneurs, it proves useful to analyse the most prominent and successful examples on the basis of their specific working structure, methods, goals, and operational level of the stakeholders involved:

- *National public initiatives:* In 2018, the Swedish government issued a mission to promote the entrepreneurship of foreign-born women. The Swedish Public Agency for Regional and Economic Growth (Tillväxtverket) has provided funds, on behalf of the Swedish government, to several projects targeting migrant and refugee women in the labour market. Between 2018 and 2021, financing has been given to 11 projects that offer a mix of mentorship programs, networking events, activities aiming at the promotion, growth, and development of migrant women in the entrepreneurial field (Tillväxtverket 2020). One project specifically - Nyföretagarhjälpen - includes specific support for migrant and female businesses throughout Sweden which need financial support due to the consequences of covid-19 pandemic. Another project – Queen B – run by a multi-stakeholder group of actors (ALMI Företagspartners Skåne, regional resources and support centres for women in the Skåne region), has the goal of increasing the economic potential of businesses run by foreign-born women. The innovative aspect of this project lies in its inclusive strategy of targeting both migrant entrepreneurs as well as local employers and organizations supporting entrepreneurship. Two other innovative and inclusive projects run by ALMI – called “Equal Business Growth” and “ALMI Intent” also follow a similar organizational path, structure, and goals, with positive results and feedback.
- *Regional & Local good practices:* The Ester Foundation is a no-profit organization based in the Swedish town of Helsingborg, with the aim of immigrant and refugee women in achieving self-empowerment and promoting economic participation through entrepreneurship. As stated in their statement of purpose:

*“We help women with migrant background, resourceful women who today live at the margins of society but have the potential and power to turn their lives around and take action. With their own money. And their own ideas. We are on their side. Together we will break exclusion through entrepreneurship”. (Stiftelsen Ester 2020).*

The social enterprise Yalla Trappan provides for another good practice promoting the participation of foreign-born women in the Swedish labour market: the novelty of this initiative has its roots in a cooperative philosophy of work and being oriented towards greater socio-economic inclusion of women. The aim of this cooperative and social enterprise is to give migrant and refugee women who are socially and economically excluded a chance to develop personal and professional skills through

work, while also learning about the Swedish language and culture (Tillväxtverket 2020). Yalla Trappan now operates as a catering agency and employs migrant women all over Sweden, having opened several stores throughout the country. The success of this social enterprise model aimed at increasing participation and inclusion of the target group was so successful that other similar initiatives have been undertaken afterwards.

- *Combination of actors at national, regional and EU level:* Several Swedish private and public organizations have implemented EU projects following a similar format as the ones mentioned above. For instance, a project called “Business Navigation in Sweden” is being implemented in the city of Malmö by the International Women’s Association (IKF-Internationella Kvinnoföreningen), with the support of the Swedish Agency for Regional and Economic Growth. The project aims to help newly-arrived female entrepreneurs to establish and run their businesses in Sweden by building on their previous professional and entrepreneurial skills in their home countries (IKF 2020). Another innovative EU project called “KVISK: Creative Pathways to Integration and Employment through Culture” was carried out by a variety of public actors, including local Swedish municipalities and regions, the Swedish Public Employment Agency, and Nyföretagarcentrum (KVISK 2020). The project does not specifically target migrant women, but more generally people with an immigrant background, previously active workers within the cultural and creative sectors: the project’s aim was to promote knowledge sharing and exchange of professional experiences among immigrant workers and local workers in the CCI industry (KVISK 2020).

#### Case studies of migrant women in the CCI and entrepreneurial activities:

- *Faduma Aden - social entrepreneur and founder of “Jemmila” fashion brand:* Growing up in Sweden with Somali background, Faduma became officially an entrepreneur in 2016, when she founded “Jemmila”, a fashion brand mixing Scandinavian aesthetics with Muslim fashion for international businesswomen. By mixing creative fashion and different cultural concepts of aesthetics, Faduma was able to use her cultural and religious background to break existing stereotypes surrounding Muslim women in Sweden. In 2017, she also founded a consultancy agency for creative business and innovation (Swedish Radio 2018). Her great talent and motivation for change has brought her towards a successful career as an entrepreneur in Sweden. As she explains in an interview: “*I now teach a course called – Your background can be your future. It is about daring to take a step, daring to take initiative, no matter your conditions and background*” (Swedish Radio 2018)
- *Deqa Abukar & Amal Said - founders of BLING platform and WOMENISA network* Amal and Deqa are founders and run the organization BLING and the network Womenisa. Womenisa was founded when they noticed through their experience a lack of female role models, especially women with an international background in primarily entrepreneurship but also in society at large (Equality Forum 2021). BLING is a non-profit organization that works for promoting entrepreneurship as a tool to create social change and growth in society (ELLE 2021). Both Deqa and Amal noticed that the already-existing efforts to support foreign- born women lacked the target group's perspective and were not adapted to help women's face real-life situations (Equality Forum 2021). Therefore, they created the network “Womenisa” which today is a platform for equipping the female leaders of the future. Amal

and Deqa want to promote gender equality with an intersectional perspective and create a gender equality economy through entrepreneurship (Equality Forum 2021): they are therefore a perfect example of successful female entrepreneurs with migrant background, since they both came to Sweden from Somalia when they were children (ELLE 2021).

- *Svetlana Leuchuk - artist, graphic designer & founder of “Lanagraphic”*: Svetlana Leuchuk came to the Swedish town of Karlskrona from Minsk in Belarus in 2010. In her home country, she was educated as an artist, graphic designer, and illustrator (ALMI 2016). After studying Swedish and going to a local school, she started the company “Lanagraphic”, which offers services in graphic design, illustration and visual arts to companies, associations, and organizations across the country and internationally (ALMI 2016). In 2016, she was nominated by ALMI, a public-funded organization supporting local business in Sweden and received a prize as the year’s “settler”, for her professional effort as a foreign-born entrepreneur.

## 2. Luxembourg

### Organisations Working in Luxembourg in the field of Refugee Support:

- Founded in 1919, Zonta International is a leading global organization of professionals empowering women through service and advocacy. With more than 30,000 members belonging to more than 1,200 Zonta Clubs in 67 countries and geographic areas, Zontians all over the world volunteer their time, talents, and support to local and international service projects, as well as scholarship programs aimed at fulfilling Zonta’s mission and objectives. Zonta was brought to Luxembourg by Belgium Zontians (Claire de Somer, Mimi Raemdonck, Josette Hecht). Soon after the charter of ZC Luxembourg (1993), its members spread the Zonta spirit and created clubs throughout the country: ZC Esch-sur-Alzette (1996), ZC Eisléck (1999) and ZC Luxembourg- Multiculturel (2002), the latter founded with members from 10 different nations, thus reflecting the international significance of Luxembourg.
- Through an office created in 1940 in Montpellier, France, the Luxembourg Red Cross firstly took care of refugees, students, and clergymen chased by the occupying forces. Over time, the Luxembourg Red Cross has also developed solidarity with sister National Societies to aid in humanitarian crises. Applicants for international protection, refugees and migrants seek international protection and need the support of Caritas Luxembourg when they arrive in the country and for a few years following their arrival. Caritas Luxembourg offers many services relating to life in Luxembourg, helping people to understand how their host country works and giving them assistance with regard to education and school enrolment for children and young people, women's role in society, housing, and work.
- Hobbykënschtler Lëtzebuerg asbl is an association that aims to participate in hobby markets and exhibitions or to organize markets themselves at the lowest possible cost to the members. The condition for participation is that you can only offer self-made items, as pictures, jewellery, cards, knits, sculptures, etc. The organization does not have direct focus on migrants, but migrant women feel comfortable to find materials for their handmade craft works with reachable prices. FSL currently is creating links with the organizations to support refugee, migrant and expat women with the help of Hobbykënschtler Lëtzebuerg asbl.

### Case studies of migrant women entrepreneurs in Luxembourg:

- *Sofia – filmmaker & aspiring entrepreneur*: Originally from Ukraine, Sofia graduated from the high-school in the UK, then moved to Luxembourg from Poland in 2020. The main reason for this move was connected with her graduation from the Warsaw Film School, and her parents' residence in Luxembourg. After starting an internship in Poland within the field of documentary film-directing, the covid-19 pandemic caused an interruption in her professional development. Therefore, after moving to Luxembourg to reunite with her family, Sophia tried to register a filmmaking studio with the goal of producing films and videos, but unfortunately faced many bureaucratic issues. Particularly, it was difficult to obtain a working permission to open a studio as a foreigner, since it required her to replace her family-related living permit and with a business permit. Currently waiting for her business permit, Sophia sought assistance from the House of entrepreneurs of Luxembourg, but without much success. Another issue and obstacle to her will of becoming an artist and entrepreneur locally is the lack of networking opportunities with other entrepreneurs and possible future clients.
- *Wafaa – journalist & aspiring creative entrepreneur*: Originally from Palestine, Wafaa has been a resident in Luxembourg for five years now. With an academic background in journalism, she used to work as a journalist and project coordinator at NGOs in her home country. Currently, she is unemployed and looking for job opportunities, while reflecting on the possibility of engaging in self-employment. Having had several difficulties in finding a job in Luxembourg as a journalist because of the language barrier – the open calls for journalist work in Luxembourg usually require knowledge of 4 languages. Discrimination on behalf of employers, lack of recognition of her professional skills in the host country, different working environment are also some of the many difficulties that Wafaa is facing in Luxembourg. Her plan now is to open a handcraft-related business, particularly for producing and selling embroidery.
- *Arpy – aspiring entrepreneur*: Arpy moved to Luxembourg from Armenia in 2019 for through family reunification. For her, entrepreneurship is the best way of gaining self-employment in Luxembourg. Her future business plans are connected with the development of abstract canvas and painting abilities which could connect her artistic experience to commercial purposes. Although she sought for support in establishing her business at the Chamber of Commerce of Luxembourg, she was suggested to find the necessary information online by herself about the legal procedures.

### 3. Hungary

Individual case studies of migrant women and entrepreneurs in Hungary: As part of the WICP project, we conducted semi-structured interviews and focus groups with 7 women in total, three women from Russia, one from the USA, one from India and one from Tanzania. All participants live in Hungary, Budapest, and most of them spent less than 5 years in Hungary (except one person who has been living here for 23 years). Most of our participants are self-employed or looking for a job and they mentioned that due to the pandemic they have more difficulties finding a job. Generally, there are many entrepreneurs in the creative sector, and migrant women who wish to be entrepreneurs face many issues during the process. Some of the factors they highlighted are the complicated taxation system, the lack of available information about the taxes and procedures, and the lack of English speaking staff in offices.

Organizations supporting migrant women in Hungary: Both of the professionals interviewed work at non-profit organisations which provide free support services for migrants and refugees. These services are quite varied, they provide support in several ways: psycho-social support, support in housing, and schooling, support in social inclusion and connecting them with relevant services such as a legal adviser. Their main aim is to support the target group in a way that in the end they do not need to rely on the social support system. The institutional – state funded – system is not supportive enough when it comes to migrant people. In theory they also have access to employment support, which is provided for citizens, but migrants often are not informed about it therefore cannot use it in the end. Furthermore, in the institutional workforce office the staff are not prepared for the complex support that migrants especially refugee people would need. There used to be housing support which does not exist anymore, in conclusion there is no sufficient support in this regard to migrants offered by the state, they rely on services provided by NGO-s which are often project-based and running temporarily.

Good practices and methods: Locally in a small scale they have good practices which however are not available by the state. They start by exploring, what skills does the participant has, what job would she like to do and what are the realistic goals. They support their communication also when it is about intercultural misunderstandings, and they keep in touch even during employment in order to support the client in keeping her job. They furthermore offer language and integration courses, they organise programmes, women's club, build network with employers who employ migrants and prepare them individually for interviews. They employ intercultural mediators who themselves have migrant background as well.

- *Entrepreneurs Budapest project:* Subjective Values Foundation ran this project supported by the Asylum, Migration, and Integration Fund for the third time between September 2016 and October 2017. The aim was to help the social and labour market integration of third country migrants living in Hungary. The organisation was supporting young migrants who wanted to turn their ideas into businesses or develop their existing businesses. The project included weekend workshops focusing on topics relevant to entrepreneurship. The participants could learn the basics of marketing, presentation techniques, and legal and financial knowledge necessary for starting a business. The participants were also able to get professional advice on creating a business plan and a corporate identity, and on website development. We supported the individual needs of our participants with one-on-one consultations and our mentor program. In conclusion, many immigrants coming to Budapest, do not necessary plan for long-term, and many of them plan to emigrate and start a business in another EU member state.

## 4. Slovenia

Good practices and support networks for migrant women in entrepreneurship:

- *WoW group, Women on Women group organized by the city of women in Slovenia:* The Women on Women group in Slovenia, was established after receiving financial support from the program of Creative Europe. The activities of this program take place in four European countries and locally organized by local NGOs. In Slovenia it is coordinated by the organization the City of Women. The group consists of 5 women who are foreign women

and live in Slovenia. The main aim of its activities is to represent the contribution of women in various fields in arts and culture, while supporting the integration between migrant women and local society. Therefore, the program is intersectional and takes in consideration different aspects of inequalities that migrant women may face. The program uses art and creative events to open discussions where women who are migrants in Slovenia can address their voices to the public, by building capacity, by exploring artistic expression and engaging in the creative sector. Within the context of this report, it is important to note that the aims of the WoW program are not mainly about creating employment opportunities for migrant women, but to assist their integration and to combat all forms of patriarchy and racism.

- *No Borders Craft, self-organized group by migrant, refugee, and Slovenian women:* No-Border Craft is a self-organized initiative led by women who are activists, refugees, and asylum seekers in Slovenia. The main goal is to combat racism and sexism by organizing direct actions and offering each other mutual support. No-Border Craft succeeded in building a social network between migrant women and local residents in Slovenia. By creating an environment for active participation in the local cultural and social events, the program opens up for opportunities in an alternative economy by developing hand-craft products. While some programs are restricted for beneficiaries of international protection, No Borders Craft is open for all women regardless of their legal status. In one hand, informal groups have its limitation of financial sustainability, yet with its autonomy as a self-organized group it is an open and diverse environment for women who are in vulnerable situations due to the lack of work permit and social rights because of their legal documents. Further, the fact that this group is self-initiated and self-organized makes it more socially sustainable as a social network that is not aligned with timeline framework of a program that has a starting and ending date. Nevertheless, this does not mean that structured and funded programs do not end with achieving its goal of creating sustainable social networks.
- *Multivizija program organized by APIS institute in partnership with other local NGOs in Slovenia:* This program combines different forms of education on art production and artistic expression to support vulnerable individual in exploring self-identity and in social integration. Further, this program offers practical knowledge in various fields of art production like photography, theatre, filmmaking, and storytelling. The aim of this program was to employ the power of arts in storytelling and building bridges of understanding between the local society and different groups such as refugee and migrant women. The aim therefore was not to provide a specific education on entrepreneurship or to how to use these modules of arts for self-employment or further employment, but to combat some of the measure problems that migrant women face, like xenophobia, hate speech and lack of social networks. However, the program provided certificates of participatory for migrant women who took part in these programs, it also opened places for networking with potential employers.
- *“Skuhna” social enterprise and restaurant:* another successful practice of entrepreneurship and integration as a two-dynamic process, Skuhna started as a project, in 2012, which was funded by the EU and the Slovenian government. From the interview with the managers of this enterprise: “The aim was to increase the employability of migrants, especially from the Global South, by providing them with an opportunity to enhance their skills, particularly in relation to culinary work”. This social enterprise and restaurant represents a good practice on sustainability and labour integration as a two-dynamic process, where food and culinary

workshops are implemented as tools for intercultural communication. At the same time, it is a place for employment of migrants themselves while employing intercultural culinary arts to promote the potentials of intercultural societies and intercultural cooperation. It successfully achieved its sustainability from starting as a financed project to becoming an independent restaurant and social enterprise. Next of its work as a restaurant, it implements programs for interculturalism and intercultural dialogue, that are important for the social integration between local societies and newcomers.

## Country-specific conclusions:

**1.Sweden:** Results from both statistical and qualitative research analysis show that migrant and refugee women in Sweden face substantial obstacles when trying to enter the labour market: the majority of respondents in our WICP survey mentioned that language barriers constitute the main issue in their search for an occupation. Further challenges include a gendered and closed labour market structure; difficulties in accessing networks, intersectional discrimination on the basis not only of their gender but also migrant background; difficulties in transferring previous skills and knowledge; work experience from their home countries often lacks recognition; their specific legal status, citizenship, and residency in Sweden; a lack of coordinated and effective institutional support for women. Moreover, in addition to these structural factors affecting women's economic integration, the covid-19 pandemic has also negatively impact migrant women's health and livelihoods, increasing domestic violence and access to economic resources. In spite of Sweden being a relatively "advanced" country in terms of gender equality and migrant integration, there is still much to be done in terms of improving both economic and social support for the target group. All women should have access to labour market opportunities and employment programmes, regardless of their country of origin, ethnic background, age, nationality, sex, and religion.

Within this framework, entrepreneurship and self-employment represent an important field of opportunities for economic growth, self-support, and professional development: having recognized that engaging in entrepreneurship brings about several advantages and disadvantages, it still represents a potentially important source of employment of migrant women, as well as an opportunity for achieving greater flexibility and independence. In this sense, Sweden can be considered a country of both challenges and possibilities: the several good practices of inclusion of migrant and refugee women in the labour market, and case studies of migrant women entrepreneurs emphasize the fact that there is a great potential to be developed, particularly within the Creative and Cultural industry.

Already-existing programmes and initiatives targeting migrant and refugee women can be improved, for instance by increasing their scope and reach so as to include more women from different cultural and national backgrounds, as well as professional and educational levels. There is also the need to broaden the availability and access of programmes aimed at promoting female entrepreneurship throughout Sweden, while at the same time increasing public and private investments towards this goal. Structural challenges could be also overcome by promoting a greater cooperation of different actors and stakeholders, including European, national, regional, and local ones. On the other side, socio-cultural and gendered stereotypes, as well as prejudice and discrimination of migrant and

refugee women has to be eliminated as its embeddedness within society precludes positive economic changes and hinders the social development of the target group. As pointed out in several studies, women also have a greater capacity of combining educational and occupational activities, as well as running successful businesses with more potential for creating employment and growing economically in the long-term. What is missing is more awareness-raising efforts, the elimination of structural barriers to successful employment, greater investments, transversal education, and training of all actors involved in the process.

**2.Luxembourg:** Based on the desk research and the interviews with stakeholders, we can state, that there are issues in the application process for refugee status and other related working visas. Another major problem from the perspective of newcomers are the limitations entailed by the resident permit and the bureaucracy concerning changing the type of residency permit. Another relevant problem that we identified is the complicated process of laws and taxation in opening new businesses. According to the above mentioned, we find the following steps to be implemented to improve the business experience opportunities for migrants and refugees: 1) To create entrepreneurial lessons for the refugee people interested in creating their own business, where the main topics will be different types of taxes, laws about entrepreneurs, the use of electronic platforms for payments and reports. 2) To simplify the residency permit type exchange processes and create campaigns to inform about the informational sources on the process. 3) To create a simplified taxation process for refugees who register a business company in creative fields and have limited income.

**3.Hungary:** In conclusion, the biggest issue that migrant women face when they are about to enter the Hungarian labour market are language barriers, followed by a “hostile” system which is not prepared to effectively support migrant and refugee women’s employment. Entrepreneurship opportunities are diverse and depending on the type of enterprise the taxation can be economical, however the procedure to start a business as a foreigner has a lot of bureaucratic and economic challenges. Migrant women face with even more obstacles than migrant men when wanting to start a business or get employed due to family-related obligations and gender inequalities at the working sphere. The creative sector is relatively new term in Hungary, and it has a lot of potential. However, for social-economically disadvantaged women getting employed or starting a business within the sector is an extremely complicated process. Nevertheless, there is strong interest and motivation among migrant and refugee women to successfully get employed or become self- employed in the creative sector. Therefore, the needs are accurately defined, which could become the cornerstone of an improving system.

**4.Slovenia:** There are various factors that interact and impact the labour integration of migrant women. The issues aroused are systematic, cultural, social and gender-based. Prejudices against foreigners, discrimination and xenophobia are still measure problems that lead to limited social networks, exclusion from the labour market, limited access to social rights and even limited knowledge about the existing social rights. Immigrant women are a heterogonous group, language courses and civic education courses are not fulfilling this diversity. There is an approach to create individual plans for integration, yet this approach needs more measures to be fully implemented especially when it comes to language education. To include migrant women in the integration

programs with beneficiaries of international protection might assist in creating a solid diaspora community which is an important agency for migrant women.

Migrant women find themselves often limited with the choices of employment due to different factors, such as stereotyping based on gender and ethnicity, when getting oriented into a potential vocational training, the choices are offered to them based on their gender and their limited capacity of speaking the local language. Moreover, recognition of education and skills remain an issue for the beneficiaries of international protection, due to language barriers, lack of information about the measures of recognition and how they work. Integration courses are limited for people who come through family reunification in comparison to holders of international protection, meanwhile recent statistics show that women are more likely to come through family reunification to the EU than men. Entrepreneurship appears as a promising yet difficult option for many migrant women due to administrative burdens, complexity of regulations, limited financial resources, language barriers and lack of entrepreneurship knowledge. The creative industry provides more options where certain fields, like art craft, filmmaking, performing arts and photography do not require a recognition of education to be practiced. There are many good practices run by NGOs that employ creativity and art to facilitate the social integration between migrant women and the local society. These programs are a good start, yet they shall be prolonged to cover more education in specific fields that can become a sustainable job by including art and creative entrepreneurship education.

In conclusion, we identify the need for a gender mainstreaming approach in developing, implementing, and evaluating the regulations of integration. The potential of the creative industry lies not only in social integration but also in the labour integration specially when combined with entrepreneurship education and financial subsidiaries. Creative industry opens more fields to practice certain crafts that are creative, promote interculturalism and less burdened by measures that require formal recognition of education.

## Overall concluding remarks:

In conclusion, we can see that in all partner countries, there are a number of obstacles to social and economic integration which are commonly faced by most migrant and refugee women: these common challenges include linguistic barriers; gender-based discrimination; difficulties in gaining recognition of previous educational and professional credentials; intersectional discrimination; issues related to legal status, citizenship and residency in the host country; limited access to social networks and public support from national public institutions, and facing the burden of combining household responsibilities with employment. On the other hand, some country-specific challenges emerged from the research in some partner countries: for instance, in Slovenia, xenophobia, stereotypes against migrant women, and the limited public support for women who came through family reunification and not holders of international protection, play a relevant role. In Hungary, a strong role is played by the Hungarian government's particularly restrictive migration policy, which influences all other aspects of society with regards to the integration strategies deployed.

When referring to the creative and cultural sector, we can state that in all partner countries this industry is very vibrant and constantly evolving, providing for several opportunities of both employment and self-employment for the target group. For instance, it is noteworthy to mention that in Slovenia some creative and cultural professions do not require prior formal education or recognition of skills, thereby providing greater flexibility. On the other hand, however, being employed in the CCI also entails greater economic insecurity and instability than most other sectors. Looking at entrepreneurship and self-employment, we notice that in all partner countries this field this field seems to greatly promote migrant employment, providing therefore a good incentive for migrant women to integrate economically in the host country's labour market. However, there are still several obstacles for migrant women to engage in self-employment and entrepreneurial initiatives, such as the lack of knowledge of legal and institutional framework, limited available support, linguistic barriers, and constraints due to gender roles and common stereotypes. These challenges further limit their possibilities in terms of economic self-sufficiency and choices of profession.

Finally, we found overall many good practices and initiatives promoting the social and economic inclusion of migrant and refugee women in European labour markets: while Sweden appears to have a wide network of public institutions, private and non-profit actors supporting migrant women's entrepreneurship and economic integration, the situation is quite different in the other partner countries. In Hungary and Slovenia, for instance, good practices are present mainly at the local level, in the form of programs and projects often supported by NGOs. In Luxembourg, support comes mainly from state institutions and public organs for business development and entrepreneurship.

## Recommendations:

In light of the main findings contained in this report, we present some suggestions and recommendations for improving the social and economic inclusion of migrant and refugee women in European host societies, with a particular emphasis on entrepreneurship within the creative and cultural industries:

- The creation of entrepreneurial lessons for migrant and refugee women who are interested in starting their own business. These lessons should be offered in the local host country's language, alongside with a wide variety of other languages spoken by the participants.
- A simplification of the residency permit types, with the aim of creating informational campaigns and dissemination activities about the specific opportunities provided by different legal statuses.
- The creation of a simplified start-up process specifically targeting migrant and refugee women who would like to register a company within the creative and cultural industry, and who have limited income.
- More “women-to-women” networks, possibly initiated by locals and migrant women themselves as a response to their needs for spaces where they can gain new skills and support each other in the integration process.
- Multi-stakeholder approach to broadly support the social and economic integration of the target group in their host countries.
- Greater awareness on the specific needs of the target group on behalf of financial institutions and society stakeholders.

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# Annexes

## Sweden: Questionnaire & Interviews

Different methodological tools were used to draft this report. Firstly, an online questionnaire was published targeting migrant and refugee women living in Sweden, foreign-born migrant and women entrepreneurs: the goal was to help us in gathering statistical data, as well as a variety of experiences, impressions, and perceptions regarding the Swedish labour market. The questionnaire was disseminated online in both English and Arabic, obtaining a total of 90 responses – which was a satisfactory number and gave an important contribution to our initial research phase.

In total, 90 foreign-born women responded to our questionnaire, 40% of them having EU citizenship (Italian, Serbian, Romanian, Spanish, German, Danish, Dutch, Hungarian, Czech, Croatian, Polish, Estonian, French, Greek, Bulgarian and Belgian) and 60% being having citizenship from a non-EU country (Brazilian, Russian, Indian, British, US/American, Lebanese, Chinese, Taiwanese, Malaysian, Philippines, Canadian, Pakistani, Mexican, Tunisian, Nepalese, Syrian, Azerbaijani, Turkish, Venezuelan, Indonesian, Norwegian, Ugandan, Bosnian, Kyrgyzstani, Bangladeshi, Egyptian and South Korean). Regarding the age group, 47.8% of the respondents were aged between 31-45, 31% between 26-30, 13.3% between 18-25, and 7.8% were older than 45. The length of time spent in Sweden also varied greatly among the respondents: 39% have been living in the country 1-3 years, 20% 6-10 years, 14% 4-5 years, 14% less than 1 year, and 4.4% for over 10 years. In terms of occupational status, most of them were either unemployed, therefore looking for a job, students, or interns, working part-time, full-time or freelancing, or taking care of the family and house. 40% say that their current occupation is within their field of education, 29% say it is not.

Secondly, 15 semi-structured online interviews were conducted with members of the target group, migrant and refugee women in Sweden, as well as with representatives and members of NGOs and organizations. From the former group, the interviewed women have quite different backgrounds and experiences, and have been in Sweden for varied length of time. This was resourceful to allow for an exchange of experiences among them. From the latter group, the people interviewed mostly work with the target group directly, providing socio-economic support and guidance as well as tools for business development, funding, and entrepreneurial learning. Due to time and the online format's limitations, some interviews were conducted individually, mostly with organizations representatives, while others were conducted as group interviews and informal discussions, following a semi-structured set of questions and guidelines. Additionally, qualitative, and quantitative desk research was carried out. Strong focus was given to 1) the structure of the Swedish labour market; 2) structural obstacles and opportunities for migrant and refugee women; 3) case studies and good practices of entrepreneurship for individuals with foreign background. All the data collected during this research phase was analysed and categorized accordingly in order to draft this report.

## Luxembourg: Questionnaire & Interviews

This report includes experiences and success stories of In-depth interviews with six people belonging to the target group, therefore foreign-born women in Luxembourg. Participants were female migrants and have been asked to speak about their experiences of self-entrepreneurship in creative industries. Among the main goals of the interviewees, it was important for them to express and identify their educational needs based on what the training process of this project will be constructed. Each IDI lasted for 30-60 minutes. Participants were at different stages in their businesses including research, planning or implementation. All of them shared various aspects of the creative field such as the initial phases of their business or previous work experiences from their home countries. Examples of experiences included designing, creating brands, studios, and workshops.

It was interesting to hear about the challenges they faced and how they expect to overcome them. Participants were open to sharing their own experiences with the interviewer. We have reached out to the target group's potential members in Luxembourg through social media platforms and email lists. We had 12 interested people who filled in the online questionnaire for our research phase. Considering the situation brought about by the Covid-19 pandemic restrictions, the offline focus-group activities were exchanged with online meetings, and because of time inconvenience for the participants who were ready to speak about their experiences in details a decision was taken to held In-depth interviews instead of focus groups. 6 women agreed to take part also in it to share their success stories and challenges in a relaxed environment. Participants were told that the In-depth interviews were more conversational than the usual question-answer interview setting.

Summing up the interviews and the questionnaires, we can underline, that most of the women who tried to start a business initiative face a problem of unreachable information about the legal and financial procedures. So, there is a need of informational sessions, trainings or meetings with/by the local experts who perfectly possess knowledge and skills about starting and running different kinds of businesses, changing residency permit types. There were also particular needs of mentoring, business proposal writing and networking activities.

## **Hungary: Questionnaire & Interviews**

In order to gain a wider picture from diverse perspectives on migrant and refugee women's situation in the Hungarian labour market, we used different investigative methods for our research. We have conducted desk research in order to map the demographic and economic characteristics of migrant women's employment in the Hungarian labour market and to explore some existing good practices of supporting migrant and refugee women's employment and entrepreneurship opportunities in the creative field. Furthermore, we have sent out a survey targeting migrant women who aim to get employed or start a business in the creative field and we have conducted a focus group discussion with the same target group. In addition, we conducted interviews with professionals who work in migrant support organisations.

In the framework of this project, we have conducted a small-scale survey targeting migrant women living in Hungary who are interested in the creative field. There were 33 participants who have contributed to the questionnaire which seeks to explore the main obstacles and issues faced by foreign women in regard to their host country's labour market and aims to paint a broader picture inspired by the experiences of those who filled out the questionnaire. Due to the low number of respondents the results cannot be considered representative, however they can highlight some tendencies and the main challenges that migrant women face in the Hungarian labour market. A secondary goal of the survey was to reach out to migrant women who are interested in getting employed in the creative field, to gain their attention and have the possibility to involve them in further implementation of the project supporting their labour market integration goals. 25 out of 32 participants were non-EU citizens coming from Norway, Philippines, Russia, Serbia, Syria, Tanzania, Ukraine, Zimbabwe, Albania, India, Pakistan, South Africa, Turkmenistan, China, Egypt, Iran, Lebanon, Nigeria, England, and the United States. The rest of them are EU citizens from France and Poland. There is a variety in this regard.

Almost half of the respondents were between 31-45 years old, 9 participants were 26-30 years old, 10 participants were 18-25 years old, and there were no participants older than 45 years old. Most of the participants, 17 out of 33 participants, have been living in Hungary for 1-3 years and the least participants, only 2 participants, have been living in Hungary for less than 1 year. 10 participants have been living in Hungary for 4-10 years. Finally, only 4 participants have been living in Hungary for over 10 years. The main motivation of moving to Hungary of the respondents was studying. Besides education, most of the

participants' primary purposes to move to Hungary were family reunion, a job opportunity, the quality of life, a Hungarian partner, adventure, curiosity, and health related issues which confirms the statements described above in the document analysis section. Out of 33 10 respondents were unemployed and students. Some other students wrote that they are also working as a writing tutor and content writer. Other occupational fields of other participants goes like freelancer, teacher, program assistant at an NGO, self-employed in the creative-film set design and creative therapies, accounting manager, project manager, actress and a theatre workshop leader, fashion designer, unemployed decorator, project coordinator, concert pianist, journalist and guidebook writer, worker at an electric company, office coordinator, global sales support specialist. About 1/3 of the respondents are students who do not work yet, 1/3 of the respondents' current occupation is not within their field of education and 1/3 of the respondents work in the same field as their education. The majority, 19 out of 33 applicants consider self-employment and/or entrepreneurial initiatives to be a plausible option for finding an occupation. Only a few stated the opposite.

Finally, we interviewed our target group and professionals who work in this field. First, we conducted a focus group interview session with migrant women living in Hungary who are interested to get employed or start a business in the creative field in Hungary, later we interviewed separately two professionals, both of them working for migrant support organisations and have experiences in supporting migrant women's labour market integration. There were 7 participants in our focus group, three women from Russia, one from the USA, one from India and one from Tanzania. Each of our participants live in Hungary, Budapest, and most of them spent less than 5 years in Hungary (except one person who has been living here for 23 years). The main reasons that led them to Budapest were studying (university level), marriage (Hungarian husband), reuniting with family and job opportunities. Most of the participants are self-employed or looking for a job and they mentioned that due to the pandemic they have more difficulties finding a job.

## **Slovenia: Questionnaire & Interviews**

In this report, we used qualitative and quantitative research methods such as: 1) Review of primary and secondary resources of existing qualitative and quantitative data about the situation of immigrants in general in Slovenia and immigrant women. 2) Review of primary and secondary resources about the obstacles that immigrants face in Slovenia, then analysing these obstacles through a gender mainstreaming approach. 3) Collection of quantitative data through national surveys that aim to measure obstacles faced by migrant women through gender mainstreaming, and to measure incentives for creative industries and entrepreneurship among the immigrant and refugee women. 4) Ethnographic interviews with migrant women coming from different backgrounds and living in Slovenia to avoid homogeneity, in finding answers for our key questions. 5) Interviews with local NGOs, and formal and informal groups who are involved in our area of research. 6) Case studies of good practices existing in the fields of migration, gender equality and labour integration. We analysed the key issues that impact labour integration further from a gender lens through existing previous research, and through our findings drawn from interviews with 10 migrant and refugee women in Slovenia and from a national survey that was filled by 23 women who are refugees or migrants in Slovenia. From existing literature and from the drawn findings of our interviews with the following stake holders: 1) Members in five NGOs who work in programs related to migration and integration 2) Members in two groups that aim to integrate refugee and migrant women with the local society in Slovenia and 3) Ten refugee and migrant women in Slovenia, and from the outcomes of the WICP survey filled by 23 women who are either refugees or migrants in Slovenia we indicate the areas of research, in order to extract key issues that hinder the labour integration of migrant and refugee women in Slovenia as follows: Social aspects, Cultural aspects, Language, Gender, Civic education, legal aspects, administrative burdens, equal access to the labour market, and discrimination. In the WICP survey, most women responded that the main obstacle to finding a job in Slovenia is language. Other obstacles include the system, lack of

acquaintances, age, gender stereotyping, and recognition of previous education and work experience from their countries.

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